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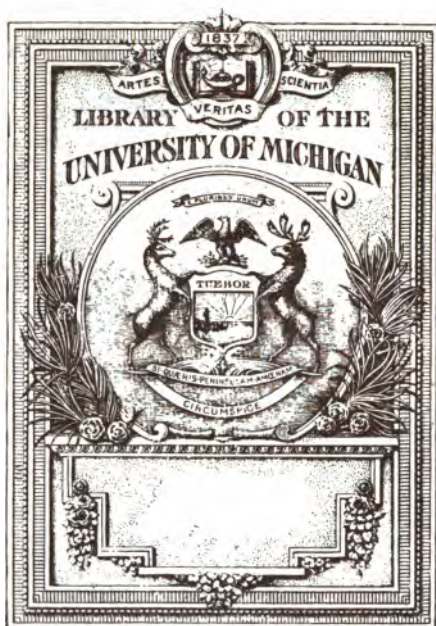
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THE GIFT OF
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CHARLES S. WHITE,
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614 to 617 Hammond Building,
DETROIT, MICH.

CHARLES S. WHITE,
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SUPPLEMENT

FIFTH ANNUAL EDITION

OF THE

Life Insurance Manual

SEPT. 1, 1892.

PUBLISHED BY

A. J. FLITCRAFT,

609 Maple Avenue,

OAK PARK, ILL.

U. S. A.
CARL C. LANTZ, Genl. Agt.
St. Paul, Minn.

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20 PAYMENT TERMINAL ENDOWMENT.

No. 897,312.

\$10,000.

Aetna Life Insurance Company,

OF HARTFORD, CONN.

Age 30.

Premium, \$306.70.

LIMITED PAYMENT TERMINAL ENDOWMENT.

THIS POLICY OF INSURANCE

Witnesseth; That the AETNA LIFE INSURANCE CO., in consideration of the representations and declarations made to it in the application for this Policy, and of the *Annual* Premium of *Three Hundred and Six Dollars and Seventy Cents*, to be paid to it at or before five o'clock P. M., of the *Nineteenth* day of *April*, in each and every year during the continuance of this Policy, for the term of twenty years from the date hereof (which term may be reduced as hereinafter provided in Section 4),

Hereby Insures the life of *Richard H. Roe* (hereinafter called the insured), of *Windsor*, County of *Tolland*, State of *Connecticut*, in the sum of *Ten Thousand Dollars*; payable on surrender of this Policy as hereinafter provided.

THIS POLICY IS ISSUED AND ACCEPTED SUBJECT TO THE FOLLOWING PROVISIONS, REQUIREMENTS AND BENEFITS, AND TO THOSE ALSO WHICH ARE PRINTED ON THE REVERSE OF THIS PAGE, WHICH ARE HEREBY REFERRED TO AND MADE A PART HEREOF:

SECTION 1. The said sum insured shall be paid within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy. Or, when, at the expiration of any policy year, the surplus accumulated under this Policy having been left with the Company, the said surplus, together with the legal reserve, according to the Actuaries' Table of Mortality and four per cent interest, is not less than the sum insured hereby, the said sum insured, with excess of surplus, if any, shall then become due and payable. In either of the above cases, any portion of the premium for the current year remaining unpaid shall first be deducted.

SECTION 2. The said sum insured shall be payable as a death claim to the wife of the insured, or in the event of her death before him, to his executors, administrators, or assigns. The sum insured becoming due during the lifetime of the insured, also the cash surrender value or the dividends, hereinafter described, shall be payable to himself. Any sum due from said Company under this Policy is payable at the Home Office of the Company, in Hartford, Connecticut, and any indebtedness to said Company on account of this Policy, shall first be deducted therefrom.

See copy of Application inside, and if errors or omissions are found therein, note the same and return the Policy to "Aetna Life Insurance Company, Hartford, Conn.," for correction.

When the sum insured is payable.

To whom payable.

ÆTNA LIFE INSURANCE COMPANY.

Temporary
extension of
Insurance.

SECTION 3. (a) When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount, during the time specified in the printed Table "A," on the reverse of this page, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent per annum.

Paid-up
Policy for
Part. When
issued.

(b) Or, if this Policy shall be surrendered to the Company and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Nonparticipating Stock Policy will be issued for the amount stated in Table "B," printed hereon.

Terminal
Cash Value.

(c) Or, if, within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any subsequent period of five years, or at the expiration of the final surrender value period shown in Table C printed hereon (all premiums previously due having been paid), this Policy be surrendered to the Company, there will be paid for the same the value named in said Table C, to which sum will be added such dividends or surplus as may have been allotted under this Policy, and not previously paid.

In determining the time for which this insurance will be continued, or the amount of Paid-up Policy which will be issued, or the value which will be paid on surrender, premiums paid for entire years only will be considered.

Paid-up
Policy for
full amount.
When issued

SECTION 4. When, at the expiration of any policy year, the surplus accruing under this Policy having been left with the Company, such surplus, together with the legal reserve according to the Actuaries' Table of Mortality and four per cent interest, is not less than the net single premium for this insurance, if this Policy be then duly surrendered to the Company, a Paid-up Policy will be issued for the full amount insured hereby, on which the dividends will be payable annually in cash.

In Witness Whereof, the said ÆTNA LIFE INSURANCE COMPANY has, by its President (or Vice President) and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this *Nineteenth* day of *April*, 1892.

M. G. BULKELEY,

President.

J. L. ENGLISH,

Secretary.

PROVISIONS, REQUIREMENTS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Require-
ments as to
Payment of
Premiums.

SECTION 5. This Policy shall not take effect until the first premium hereon shall have been actually paid during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent premium be not paid when due during the lifetime of the said insured, then this Policy shall cease and determine, except as provided in Sections 3 and 8; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said Company.

SECTION 6. The answers, representations, and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereon, is hereby referred to, and made a part of this contract), are warranted to be true, and if this Policy has been obtained by fraud, misrepresentation, or concealment: or if the

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AETNA LIFE INSURANCE COMPANY.

Effect of
Statements
in Applica-
tion. Con-
ditions.

When In-
disputable.

Nonforfeit-
ure of
Reserve.

When en-
titled to
participate
in the Sur-
plus Earn-
ings.

Dividends
how and
when pay-
able.

Assignments

All agree-
ments must
be signed by
an officer.

insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delirium tremens; or if he shall travel or reside outside of the United States, Canada, or Europe, including the waters connecting those countries, or in the United States south of the 32d degree north latitude, during any part of the months of July, August, September, or October; or if he shall be personally engaged in blasting, mining, aeronautic or submarine operations; or in the manufacture of explosive substances; or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Sections 7 and 8.

SECTION 7. After the death of the insured, if it occurs three years or more from the date hereof, three full years' premiums having been paid and the age correctly stated, this Policy shall be indisputable for the conditions named in Section 6 except as to army and naval service in time of war; but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

SECTION 8. In every case when this Policy shall be or become void, except as provided in Section 3 (a), if the premiums for three or more years have been paid, the legal reserve then existing according to the Actuaries' Table of Mortality and four per cent interest not be forfeited to said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured, or when the sum insured hereby would have become due had this Policy continued in force.

SECTION 9. This Policy shall be entitled to share in the surplus earnings of the participating department of said Company, in accordance with the conditions of Section 10; and the amount of surplus payable under this Policy, as determined by the Directors of said Company, shall be conclusive, and the same shall be accepted by the insured, and by every person interested in this Policy.

SECTION 10. Any surplus to which this Policy may be entitled is payable only at the expiration of five years from its date, or at the expiration of any period of five years thereafter, and then only upon condition that all the premiums required during these periods have been paid. No post-mortem dividend will be paid under this Policy; nor will it be entitled to dividends after default in the payment of premium.

SECTION 11. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

SECTION 12. All agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

AETNA LIFE INSURANCE COMPANY.

The following Tables are calculated exclusively for a Limited Payment Terminal Endowment Policy issued at Age 30.

TABLE A. SEE SECTION 3 OF WITHIN POLICY.		TABLE B. SEE SECTION 3 OF WITHIN POLICY.		TABLE C. SEE SECTION 3 OF WITHIN POLICY.	
Number of full years' premiums paid.	Time the insurance will be continued, reckoned from the first default in payment of premium.	Number of full years' premium paid.	Amount of paid-up policy for each \$1,000 of original insurance.	At the expira- tion of the following terms.	Guaranteed cash value for each \$1,000 of insurance.
	YEARS. DAYS.			YEARS.	
3	4 — 215	3	\$118	10	\$170
4	6 — 306	4	164	15	303
5	9 — 109	5	216	20	468
6	11 — 280	6	269	25	526
7	14 — 29	7	322	30	588
8	16 — 76	8	374	35	654
9	18 — 57	9	427	40	723
10	19 — 843	10	480	45	809
11	21 — 214	11	532	50	1000
12	23 — 37	12	585		
13	24 — 191	13	638		
14	25 — 325	14	690		
15	27 — 99	15	742		

The Company will hereafter, if desired, furnish a continuation of Tables A and B, calculated upon the same basis as the above.

ELECTIVE ENDOWMENT ANNUITY POLICY.

TWENTY INSTALLMENTS.

No. 993,617.

AMOUNT, \$10,000.

Aetna Life Insurance Company

OF HARTFORD, CONN.

AGE, 35.

[NON-PARTICIPATING.]

PREMIUM, \$159.70.

THIS POLICY OF INSURANCE

Witnesseth, that the **AETNA LIFE INSURANCE COMPANY**, in consideration of the representations and declarations made to it in the application for this Policy, and of the annual premium of *One Hundred and Fifty-nine* dollars and *Seventy* cents, to be paid to it at or before five o'clock P. M., of the *First* day of *June* in each and every year during the continuance of this Policy,

Hereby insures the life of *Richard X. Roe* (hereinafter called the insured), of *Windsor*, County of *Tolland*, State of *Connecticut*, in the sum of *Ten Thousand* Dollars; payable as hereinafter provided.

See copy of Application inside, and if errors or omissions are found therein, note the same and return the Policy to "Aetna Life Insurance Company, Hartford, Conn.," for correction.

THIS POLICY IS ISSUED AND ACCEPTED SUBJECT TO THE FOLLOWING PROVISIONS, REQUIREMENTS, AND BENEFITS, AND TO THOSE ALSO WHICH ARE PRINTED ON THE NEXT PAGE, WHICH ARE HEREBY REFERRED TO AND MADE A PART HEREOF:

Payable as a
Death Claim.

SECTION 1. The said sum insured shall be payable as a death claim in twenty equal annual installments, to his wife, *Mary Z. Roe*, and his children or any survivor of said beneficiaries, when an installment becomes due, and in event of the death of all, to the said insured, his executors, administrators, or assigns, the first installment being payable within ninety days after receipt of satisfactory proof of the death of the said insured during the continuance of this Policy, and the remaining installments payable annually thereafter, and any portion of the premium for the current year remaining unpaid shall first be deducted.

Payable as
an Endow-
ment.

SECTION 2. The sum insured, or any portion thereof, becoming due during the lifetime of the insured, shall be payable to said insured, *Richard X. Roe*. Any sum due from said Company under this Policy, is payable at its Home Office, in Hartford, Connecticut; and any indebtedness to said Company on account of this policy, shall first be deducted therefrom, and, on payment of the sum insured; this Policy shall be surrendered to said Company.

Temporary
Extension
of Insurance

SECTION 3. (a) When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount during the time specified in the printed Table "A," on the reverse of this page, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent per annum.

Paid-up
Policy for
Part. When
issued and
when pay-
able.

(b) Or if this policy shall be surrendered to said Company and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Non-Participating Stock Policy will be issued for the amount stated in Table "B," printed hereon, which amount will be due and payable within ninety days after receipt of satisfactory proof of the death of the said insured, or as an endowment at the end of the policy year falling nearest to the time when the full sum insured hereby would have become due had this Policy continued in force.

Endowment
Value. How
secured.

(c) Or, if within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any subsequent period of five years, or at the expiration of the final endowment period shown in Table "C," printed hereon, all premiums previously due having been paid, this Policy be surrendered to said Company, there will be paid for the same the amount stated in said Table "C."

In determining the time for which this insurance will be continued, or the amount of Paid-up Policy which will be issued, or the amount which will be paid on surrender, premiums paid for entire years only will be considered.

In Witness Whereof the said AETNA LIFE INSURANCE COMPANY has by its President (or Vice-President) and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this first day of June, 1892.

J. L. ENGLISH, Secretary.

M. G. BULKELEY, President.

AETNA LIFE INSURANCE COMPANY.

(Second page of Policy.)

PROVISIONS, REQUIREMENTS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Requirements as to Payment of Premiums.

SECTION 4. This Policy shall not take effect until the first premium hereon shall have been actually paid, during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent Premium be not paid when due during the lifetime of the said insured, then this Policy shall cease and determine, except as provided in Sections 3 and 7 hereof; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said company.

Effect of Statements in Application. Conditions.

SECTION 5. The answers, representations, and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereon, is hereby referred to, and made a part of this contract), are warranted to be true; and if this Policy has been obtained by fraud, misrepresentation, or concealment; or if the insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delirium tremens; or, if he shall at any time travel or reside outside of the United States, Canada, or Europe, and the waters connecting those countries, or if, during any part of the month of July, August, September, or October, he shall travel or reside in the United States south of the 32d degree of north latitude; or if he shall be personally engaged in blasting, mining, aeronautic, or submarine operations; or in the manufacture of explosive substances, or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Sections 6 and 7.

When Indisputable.

SECTION 6. After the death of the Insured, if it occurs three years or more from the date hereof, three full years' premiums having been paid and the age correctly stated, this Policy shall be indisputable for the conditions named in Section 5, except as to army or naval service in time of war; but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

Nonforfeiture of Reserve.

SECTION 7. In every case when this Policy shall be or become void, except as provided in Section 3 (a), if the premiums for three or more years have been paid, the legal reserve at the end of the last completed policy year, calculated according to the Actuaries' Table of Mortality and four per cent interest, shall not be forfeited to said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured, or when the full sum insured hereby would have become due had this Policy continued in force.

Not entitled to participate in the Surplus Earnings.

SECTION 8. This Policy shall not be entitled to share in the surplus earnings of said Company.

Assignments

SECTION 9. Any assignment of this Policy shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

All agreements must be signed by an Officer.

SECTION 10. All Agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

AETNA LIFE INSURANCE COMPANY.

End of year	TABLE A. See Section 3 (a) of Within Policy.		TABLE B. See Section 3 (b) of Within Policy.		TABLE C. See Section 3 (c) of Within Policy.	
	Years	Days	End of year	Amount	End of year	Amount
3d	2	135	3d	\$ 400	10th	\$ 760
4th	3	252	4th	620	15th	1,320
5th	5	22	5th	850	20th	1,940
6th	6	124	6th	1,070	25th	2,630
7th	7	205	7th	1,290	30th	3,370
8th	8	261	8th	1,510	35th	4,170
9th	9	266	9th	.....	40th	5,100
10th	10	241	10th	1,930	45th	6,490
15th	13	343	15th	2,950	50th	10,000
20th	15	66	20th	3,850	.....	.....

The Company will hereafter, if desired, furnish a continuation of Tables A and B calculated on the same basis as above.

Massachusetts Mutual Life Insurance Company.

.PREMIUM RATES ON AND AFTER AUGUST 1, 1892.

(For older ages, see page 198, Fifth Annual Edition Life Insurance Manual.)

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.			
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
18	\$16.45	\$37.14	\$28.19	\$23.80	\$277.33	.....	\$45.85	\$35.29	\$28.64
19	16.85	37.81	28.72	24.24	282.16	.....	46.97	35.42	28.79
20	17.28	38.52	29.26	24.70	287.10	64.45	46.09	35.56	28.94
21	17.70	39.25	29.82	25.20	292.22	64.57	46.22	35.70	29.12
22	18.18	40.00	30.40	25.70	297.52	64.69	46.36	35.86	29.29
23	18.65	40.78	31.00	26.22	303.00	64.82	46.51	36.03	29.48
24	19.15	41.69	31.63	26.74	308.65	64.96	46.66	36.20	29.69

Brooklyn Life Insurance Company.

APPLICATION.

I CERTIFY that I am temperate in my habits, and I am, to the best of my knowledge and belief, in sound physical and mental condition, and a proper subject for life insurance under the rules and regulations of this Company.

I HEREBY WARRANT AND AGREE not to reside or travel in any part of the Torrid Zone during the next two years following the date of issue of the insur-

BROOKLYN LIFE INSURANCE COMPANY.

ance for which application is hereby made, and not to engage in any specially hazardous occupation or employment, or in any military or naval service in time of war, during the continuance of the policy, without immediately notifying this Company and paying the extra premium charged in such cases; I also warrant and agree that I will not die by my own act during the said period of two years.

The specially hazardous occupations or employments herein referred to are—handling electric wires and dynamos, blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; or any military or naval service in time of war.

I ALSO AGREE that all the foregoing statements and answers, as well as those that I make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true, and are offered to the Company as a consideration of the contract, which I hereby agree to accept as issued by the Company in conformity with this application, and which shall not take effect until the first premium shall have been paid, and the policy shall have been delivered, during my continuance in good health; and I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

This application is made to the BROOKLYN LIFE INSURANCE COMPANY of New York subject to the laws of the State of New York.

NOTE:—See policy forms on pages 19 to 23, Life Insurance Manual.

Equitable Life Assurance Society.

APPLICATION FOR FREE TONTINE POLICY,

I HEREBY APPLY TO THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, FOR \$10,000, OF ASSURANCE ON MY LIFE, ON THE PLAN DESCRIBED IN THE "PRIVILEGES" BELOW, AND KNOWN AS THE FREE TONTINE.

PRIVILEGES.

I. INCONTTESTABILITY.—After one year from the date of issue, the only conditions which shall be binding upon the holder of the policy are that he shall duly pay the premiums and observe the regulations of the Society as to age and service in war. In all other respects, if the policy matures after the expiration of the said one year, the policy shall be INDISPUTABLE.

II. NON-FORFEITURE.—If premiums upon the policy, for not less than three complete years of assurance, shall have been duly received by the Society, and the policy shall thereafter lapse or become forfeited for the non-payment of any premium, a non-participating paid-up policy will be issued on demand made within six months after such lapse with surrender of the policy, for the entire amount which the full reserve on the policy, according to the present legal standard of the State of New York, will then purchase as a single premium, calculated by the regular table for single premium policies, now published by the Society; otherwise the policy shall cease and determine and all premiums paid shall be forfeit to the Society. In consideration of the privilege as to paid-up assurance, it is understood and agreed that, all right or claim to temporary assurance or any other surrender value than that provided in the said privilege: is hereby specifically waived and relinquished, whether required by the statute of any State, or not.

III.—FREEDOM OF TRAVEL AND OCCUPATION.—After one year from the date of issue of the policy there are no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a permit has been previously obtained. In case of death from service in war without such permit the net reserve of the policy (computed according to the American Experience Table of Mortality, taking interest at four per centum per annum) will be paid. For one year after the date of issue of the Policy, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments—blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive

substances, service upon railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the Policy void; self-destruction, sane or insane, and death in consequence of violation or attempted violation of law, within one year from the date of the issuance of the policy, are not risks assumed by the Society in this contract.

IV. FACILITY IN MAKING PAYMENTS.—Although all premiums are due in the City of New York, payments may be made at other places on or before the due dates to persons authorized to receive the same, on the production of the Society's receipt therefor, signed by its Secretary, and countersigned by the authorized person to whom the payment is made. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable in semi-annual or quarterly installments, but in such case that part of the full year's premium, if any, which remains unpaid at the maturity of this contract shall be deducted from the amount of the claim.

V. ADMISSION OF AGE.—The age of the person upon whose death the policy matures will be admitted in advance by the Society on due proof, and after being thus admitted no deduction shall be made to adjust the amount of assurance which at the correct age would have been purchasable with the premium paid.

VI. TONTINE PROFITS.—At the end of the Tontine Period, if the person proposed for assurance be then living, and the policy in force, the policy shall participate in the accumulated surplus derived from policies on the Free Tontine plan, both existing and discontinued, as may then be apportioned by the Society.

VII. CHOICE OF PRIVILEGES AT THE END OF THE TONTINE PERIOD.—The policy may then be surrendered for its full value, consisting of the entire RESERVE and the SURPLUS then apportioned by the Society—

- Either in 1. CASH,
or, 2. PAID-UP ASSURANCE,
or, 3. AN ANNUITY FOR LIFE.
[To be added to the Policy.]

Or, if the Policy is not an endowment maturing at the end of the Tontine Period, it may be continued and the Surplus taken—

- Either in 1. CASH,
or, 2. PAID-UP ASSURANCE,
or, 3. AN ANNUITY,
[To reduce or extinguish payment if still payable.]

But it is expressly understood, that for all paid-up assurance in excess of the amount of the original policy, or issued in lieu of a matured endowment, a satisfactory medical certificate shall be furnished to the Society.

I have noted the provisions embodied in the "PRIVILEGES" printed on the other side of this sheet, and hereby apply for a policy containing said provisions, and I hereby agree that the application, and the policy hereby applied for, taken together, shall constitute the entire contract between the parties hereto; that all the foregoing statements and answers, as well as those made or to be made to the Society's Medical Examiner, are warranted to be true; that this contract shall not take effect until the first premium shall have been paid during my good health, and that the distribution of surplus which may be adopted and approved by the Society is hereby accepted by me in my own behalf, and for every person who shall have any interest in the policy now applied for.

20 PAYMENT LIFE POLICY.

No. 84,630.

AGE, 30.

The Manhattan Life Insurance Company,
OF NEW YORK.

SUM INSURED, \$10,000.

ANNUAL PREMIUM. \$311.00.

NEW YORK, *April 31st, 1892.*

In Consideration of the Application for this Policy, and the statements and covenants therein contained, which are a part of this contract and of the annual premium of *Three Hundred and Eleven Dollars*, to be paid in advance to the Company at its office in the City of New York, on the delivery of this policy, and thereafter on the *thirty-first day of April* in every year during *twenty years*, Insures the life of *Henry B. Stokes*, of *New Rochelle*, in the County of *Westchester*, and State of *New York*, and will pay at its said office in the City of New York to *Henry B. Stokes*, his executors, administrators or assigns, *Ten Thousand Dollars* upon satisfactory proof at its said office of the death of the insured during the continuance of this Policy before the *31st day of April, 1912*, or *Four Thousand, Eight Hundred and Twenty Dollars* and the accumulated dividends on this Policy upon the surrender of the Policy or the accumulated dividends without the surrender of the Policy on that day, or *Ten Thousand Dollars* and the accumulated dividends on satisfactory proof of death as aforesaid on or after the *thirty-first day of April, 1912*, upon the following conditions:

If any statement made in the application be in any respect untrue, or if any premium be not paid when due, this Policy shall be void and all payments made upon it shall be forfeited to the Company, except that, after being in force three full years, this Policy shall be incontestable for any misstatement in the application and if it shall lapse or become forfeited for the nonpayment of any premium the Company will pay as many *twentieths* of said sum of *Ten Thousand Dollars* at the time and place mentioned for its payment, as there have been annual premiums paid on this Policy.

W. B. FRAZEE,
Secretary.

HENRY B. STOKES,
President.

APPLICATION.

IT IS HEREBY ~~WARRANTED~~ that the above statements and answers are full, complete and true in every particular, and they are offered as a consideration for the insurance applied for, which, however, shall not be forfeited for any misstatement made herein after three years from the date hereof. And it is agreed that there shall be no contract of insurance until a Policy shall be issued by the Company, and accepted, subject to the conditions and stipulations therein contained, during the good health of the person to be insured, and the first premium paid thereon. And all right and claim to Paid-up Insurance or Reserve value of any kind, under the laws of any State or otherwise, except as provided in the laws of the State of New York or the policy, is hereby waived and released.

The Mutual Life Insurance Company

OF NEW YORK.

SPECIAL INCOME 20-PREMIUM LIFE.

20-YEAR DISTRIBUTION POLICY.

Annual Premium for 20 years, \$426.40

No. 502,386.

Age 35 years.

Amount \$10,000.

In Consideration of the application for this Policy, which is hereby made a part of this contract, THE MUTUAL LIFE INSURANCE COMPANY of New York, promises to pay at its Home Office in the City of New York unto *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, an Annuity for every year after *Twenty-one* years from the date hereof, during the remaining lifetime of the said *Allen J. Flitcraft*, in equal annual payments of *Two Hundred* Dollars each, commencing on the *First* day of *August* in the year one thousand nine hundred and *thirteen* and terminating with the last annual payment preceding death; and likewise promises to pay unto *Allen J. Flitcraft*, his executors, administrators or assigns, *Ten Thousand* Dollars, upon acceptance of satisfactory proofs at its Home Office of the death of the said *Allen J. Flitcraft* during the continuance of this Policy, upon the following condition, and subject to the provisions, requirements and benefits stated on the back of this Policy which are hereby referred to and made part thereof:

The annual premium of *Four Hundred twenty-six* Dollars and *Forty* Cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office in the City of New York, on the *First* day of *August* in every year during the continuance of this contract, until premiums for *twenty* full years shall have been duly paid to said Company.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its

MUTUAL LIFE INSURANCE COMPANY.

President and Secretary, at its office in the City of New York, the First day of August, A. D. one thousand eight hundred and ninety-two.

W. J. EASTON, *Secretary*. RICHARD A. McCURDY, *President*.

The receipt of the first payment of premium herein is acknowledged, W. J. EASTON, *Secretary*.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the Home Office of the Company in the City of New York; but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the policy is given and accepted by the delivery and acceptance of this policy, and any further notice required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company except as hereinafter provided.

DIVIDENDS.—This policy is issued on the Twenty Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty year distribution policies in force at the end of such term, and entitled thereto by year of issue, shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase an increase to the annuity, or may then be drawn in cash. After the expiration of the period of twenty years herein above provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination, provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise a satisfactory examination will be required for each such application of the surplus. But should the owner of the policy at the end of said first period of twenty years or at the end of any subsequent period of five years elect to receive the dividends annually, the surplus applicable on this policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this policy and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a non-participating policy for paid-up insurance, with annuity, payable as herein provided, for the proportion of the respective amounts named in this policy which the number of full years' premiums paid bears to the total number required.

SURRENDER.—This policy may be surrendered to the Company at the end of the said first period of twenty years, and the full reserve computed by the American Table of Mortality, and four per cent interest, and the surplus as defined above, will be paid therefor in cash.

INCONTTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the holder of this policy are that he shall pay the premiums, at the times and place, and in the manner stipulated in said policy and that the requirements of the Company as to age, and Military or Naval Service in time of war shall be observed, and that in all other respects, if this policy matures after the expiration of the said two years, the payment of the sum insured by this policy shall not be disputed.

NOTICE TO THE HOLDER OF THIS POLICY.—No Agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this policy.

MUTUAL LIFE INSURANCE COMPANY.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment or a duplicate or certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

The reserve referred to in above surrender clause, is as follows: At the end of 20th year \$7,532.

WILLIAM J. EASTON, *Secretary.*

APPLICATION.

I certify that I am temperate in my habits, and I am, to the best of my knowledge and belief, in sound physical and mental condition and a proper subject for life insurance under the rules and regulations of this Company.

I hereby warrant and agree not to reside or travel in any part of the Torrid Zone and not to engage in any specially hazardous occupation or employment during the next two years following the date of issue of the policy for which application is hereby made, and also not to engage in any military or naval service, in time of war, during the continuance of the policy, without first obtaining permission from this Company; I also warrant and agree that I will not die by my own act, whether sane or insane, during the said period of two years.

(The specially hazardous occupations or employments herein referred to are—handling electric wires and dynamos, blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; or any military or naval service in time of war.)

I also agree that all the foregoing statements and answers, as well as those that I make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true and are offered to the Company as a consideration of the contract, which I hereby agree to accept as issued by the Company in conformity with this application, and which shall not take effect until the first premium shall have been paid, and the policy shall have been delivered, during my continuance in good health; and I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount apportioned to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

This application is made to The Mutual Life Insurance Company of New York, subject to the charter of the Company and the laws of the State of New York.

NOTE.—This application agreement is used for the other forms of policies issued by this Company.

The New York Life Insurance Company.

ORDINARY LIFE ACCUMULATION POLICY.

20 YEAR PERIOD.

No. 164,936.

\$10,000.

Age 35.

Annual Premium, \$271.

ORDINARY LIFE. ACCUMULATION.

BY THIS POLICY OF INSURANCE.

Doth Promise and Agree to pay Ten Thousand Dollars at its Office in the City of New York, to *Mary Doe, wife of the insured;*

or in the event of her prior death, to the insured's Executors, Administrators or Assigns, immediately upon receipt and approval of proofs of the death during the continuance of this Policy of *John Doe*, of —, in the County of —, State of —, (herein called the insured.)

This Contract is made in Consideration of the written application for this Policy, and of the agreements, statements and warranties thereof, which are hereby made a part of this Contract, and in further consideration of the sum of *Two hundred and seventy-one Dollars and — cents*, to be paid in advance, and of the payment of a like sum on the *First day of June* in every year thereafter during the continuance of this Policy.

INCONTESTABILITY. After this Policy shall have been in force one full year, if it shall become a claim by death, the Company will not contest its payment, provided the conditions of the Policy as to payment of premiums have been observed.

The benefits and provisions placed by the Company on the next page are a part of this Contract, as fully as if recited over the signatures hereto affixed.

In Witness Whereof, the said NEW YORK LIFE INSURANCE COMPANY has, by its duly authorized Officers, signed and delivered this Contract, this *First day of June*, one thousand eight hundred and ninety-two.

JOHN A. McCALL,

President.

RUFUS W. WEEKS,

Actuary.

BENEFITS AND PROVISIONS REFERRED TO IN THIS POLICY.

Benefits at
End of Ac-
cumulation
Period.

If the insured is living on the *First day of June*, in the year *Nineteen hundred and twelve*, on which date the ACCUMULATION PERIOD of this Policy ends, and if the premiums have been paid in full to said date, the insured shall be entitled to one of the six benefits following:

FIRST.—To continue the Policy, and receive the dividend then apportioned by the Company, either

- (1) in cash; or
- (2) in an annuity, to be used in reduction of premiums, or to be taken in cash; or
- (3) in additional Paid-up Insurance, conditioned upon satisfactory re-examination.

SECOND.—To exchange the Policy for its entire value, as stated below (*), either

- (4) in cash; or
- (5) in an annuity for life; or
- (6) in a Paid-up Policy.

* [The said entire value of the Policy consists of the guaranteed Reserve *Thirty-two hundred and seventy Dollars (\$3270)*, and in addition thereto the dividend then apportioned by the Company.]

The insured shall notify the Company, in writing, prior to the end of the ACCUMULATION PERIOD, which benefit is selected. Failing such notification, the apportioned dividend shall be applied to the purchase of an Annuity as stipulated in benefit (2) above.

Dividends.

No dividend shall be apportioned or paid on this Policy before the end of the ACCUMULATION PERIOD. If this Policy is continued in force beyond the ACCUMULATION PERIOD, and if all premiums due have been paid, a dividend will be apportioned to the insured at the end of each period of five years thereafter.

Advances within Accumulation Period.

After this Policy shall have been in force five full years, the Company will make advances as loans thereon within the ACCUMULATION PERIOD, under the following conditions:

FIRST.—That Premiums are paid in full to the time when the loan is made, including the premium for the entire insurance year then current.

SECOND.—That the aggregate amount of loans outstanding from the sixth to the tenth years, inclusive, shall not exceed \$600; from the eleventh to the fifteenth years, inclusive, shall not exceed \$1400; and from the sixteenth to the twentieth years inclusive, shall not exceed \$2200.

THIRD.—That the Policy shall be duly assigned to the Company as collateral security for the loans, and deposited at the Home Office.

FOURTH.—That interest at the rate of five per cent per annum shall be paid upon all such loans at the anniversary of the insurance next succeeding, and annually thereafter until the loans are paid off.

FIFTH.—That the loans shall be for such time as the borrower may elect, not longer however than to the end of the ACCUMULATION PERIOD.

[Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or of any benefit thereunder.]

Powers not Delegated.

No Agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise or making or receiving any representation or information. These powers can be exercised only by the President, Vice President, Second Vice President, Actuary or Secretary of the Company, and will not be delegated.

Payment of Premiums.

All premiums are due and payable at the Home Office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice President, Second Vice President, Actuary or Secretary, and countersigned by such agents. If any premium is not thus paid on or before the day when due, then (except as herein otherwise provided) this Policy shall become void, and all payments previously made shall remain the property of the Company.

Grace.

After this policy shall have been in force three months, a grace will be allowed of one month in payment of subsequent premiums; provided that in all cases when this grace is availed of interest at the rate of five per cent per annum shall be paid to the Company for the time deferred. During the month of grace the Policy remains in full force.

Proofs of Death.

Within one year after the death of the insured the Company must be furnished at its Office in the City of New York, with proofs of death which shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's present forms.

Assignments

If it is found that the age of the insured was understated in the application, the amount of insurance payable shall be such proportion of the amount of the Policy as the premiums paid bears to the required premium at the true age.

Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office, one of them to be retained by the Company. The Company has no responsibility for the validity of any assignment.

NEW YORK LIFE INSURANCE COMPANY.

Nonforfeiture.

After this Policy shall have been in force three full years, in case of nonpayment of any premium subsequently due, the insurance will be extended for the face amount, as provided in the Nonforfeiture Table below. Or, on demand made within six months after such nonpayment of premium due, with surrender of this Policy, paid-up insurance will be issued for the reduced amount provided in the said Table. Or, the Policy will be reinstated within the said six months, upon payment of the overdue premium with interest at the rate of five per cent per annum, if the insured is shown to the Company to be in good health by a letter from a physician in good standing.

NONFORFEITURE TABLE.

Pursuant to the Insurance Law (Chapter 890, Laws of 1892) of the State of New York.

If the premiums are paid to:—	The insurance of \$10,000 will be extended without further payment of premiums to:—	Or (subject to conditions above) the Policy may be converted into a paid-up insurance without further payment of premiums for the amount of:
June 1st, 1895	February 1st, 1898	\$ 750
" " 1896	July " 1900	1,050
" " 1897	November " 1902	1,340
" " 1898	December " 1904	1,610
" " 1899	December " 1906	1,870
" " 1900	December " 1908	2,140
" " 1901	November " 1910	2,400
" " 1902	August " 1912	2,660
" " 1903	April " 1914	2,910
" " 1904	October " 1915	3,160
" " 1905	April " 1917	3,410
" " 1906	August " 1918	3,660
" " 1907	November " 1919	3,900
" " 1908	February " 1921	4,130
" " 1909	April " 1922	4,370
" " 1910	May " 1923	4,590
" " 1911	May " 1924	4,810

Policies continued in force beyond the ACCUMULATION PERIOD will be entitled, in case of nonpayment of any premium subsequently due to extended insurance or reduced paid up insurance, on the same basis as that on which the above table is constructed.

NOTE.—The cash value guaranteed at the end of the ACCUMULATION PERIOD on policies issued at Ordinary Life rates, is the American 3 per cent reserve; see pages 256-257 fifth annual edition Life Insurance Manual (discard the cents or fraction of a dollar in the column 20th year, page 257).

On Accumulation Policies issued at Twenty Payment Life rates, the cash value guaranteed at end of ACCUMULATION PERIOD is the Combined Actuarial 4 per cent interest. See pages 276-277 fifth annual edition Life Insurance Manual.

APPLICATION.

I DO HEREBY AGREE as follows: 1. That the statements and representations contained in the foregoing application, together with those contained in the declarations made by me to the Medical Examiner, shall be the basis of the contract between me and the NEW YORK LIFE INSURANCE COMPANY; that I hereby warrant the same to be full, complete and true, whether written by my own hand or not; this warranty being a condition precedent to, and a consideration for, the policy which may be issued hereon. 2. That, inasmuch as only

the officers at the Home Office of said Company, in the City of New York, have authority to determine whether or not a policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises, or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights; unless such statements, representations, promises, or information be reduced to writing, and presented to the officers of said Company, at the Home Office, in this application. 3. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy. 4. That any policy which may be issued under this application shall not be in force until the actual payment to, and acceptance of the premium by said Company, or its authorized agent, during my lifetime and good health. 5. That the contract, contained in such policy, and in this application, shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of said Company in the City of New York. 6. That no suit shall be brought against said Company under said contract after the lapse of two years from the time when the cause of action accrues.

I HEREBY DECLARE that the accompanying application to the NEW YORK LIFE INSURANCE COMPANY, dated June 1, 1892, for an insurance on my life, was signed by me, and that I renew and confirm my agreement therein; and I also agree that I expressly waive all provisions of law forbidding any physician or other person who has attended or examined me, from disclosing any knowledge or information which he thereby acquired.

The Pacific Mutual Life Insurance Company OF CALIFORNIA.

20 PAYMENT LIFE MUTUAL INVESTMENT POLICY.

\$10,000.

Age, 35.

No. of Policy, 9,716.

MUTUAL INVESTMENT CONTRACT. TWENTY PAYMENT LIFE.

THIS POLICY OF INSURANCE

Witnesseth that THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, in consideration of the representations made to them in the application therefor and of the agreements therein contained, which application is made a part of this contract, and of the sum of *Three Hundred and Fifty* dollars and — cents, to be paid in advance at the office of said Company in the City of San Francisco, State of California, before this Policy shall take effect, and of the — annual payment of a like amount, to be paid at said office at or before twelve o'clock, noon, on the *First* day of *August* in every year during the first *Twenty* years of the continuance of this Policy, does Insure the life of *Richard Roe* of *San Francisco*, in the County of *San Francisco* and State of *California*, in the amount of *Ten Thousand* dollars, for the term of *LIFE*. And the said Company does hereby

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Promise and Agree to pay the amount of the said insurance at its office in the City of San Francisco, upon due notice and satisfactory proof of the death of the said insured, to *Sadie Roe, wife of said Richard Roe*, or in the event of her prior death to the *executors, administrators or assigns of Richard Roe, insured aforesaid*. The balance of the year's premium, and all indebtedness due or to become due to said Company from the insured, or beneficiary, shall first be deducted from the amount payable hereunder.

THIS POLICY IS ISSUED, AND ACCEPTED BY THE INSURED, AND THE OWNER THEREOF, UPON THE FOLLOWING CONDITIONS AND AGREEMENTS:

I. PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the office of said Company in the City of San Francisco, but may be paid to agents of said Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agents.

II. LIMITS OF OCCUPATION.—During the first two years of the continuance of this Policy, the life insured hereunder is not permitted to engage in blasting, mining, or submarine occupations, or in the production of highly inflammable or explosive substances; or to work or manage a steam engine, or a circular saw, in any capacity; or to engage as a mariner, engineer, fireman, conductor, brakeman, or laborer in any capacity or service upon any sea, sound, inlet, river, lake, or railroad, without permission in writing signed by the President or Vice-President and Secretary or Assistant Secretary of said Company. Should death occur in consequence of a violation of any of the foregoing provisions, a special waiver not having been previously obtained from said Company, then, in such case, this Policy shall be null and void.

III. SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from said Company in writing to engage in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at four per cent per annum), will be paid.

IV. ASSIGNMENT.—This Policy shall not be assigned without the consent of said Company in writing being first obtained, and in such case due proof of interest must be produced with the proofs of death.

V. ALTERATIONS.—No alteration or waiver of the conditions of this Policy shall be valid, unless made in writing at the office of said company in the City of San Francisco, and signed by the President or Vice-President and Secretary or Assistant Secretary.

VI. ADDITIONS AND VALUES.—For agreements as to additions and values, see conditions on back of this Policy, all of which, by special reference, are made a part of the body of this Policy and of its conditions.

VII. THAT IF THIS POLICY shall become a claim after having been in force two full years, said Company will not contest its payment on account of any incorrect statement in the application, or in the accompanying statements to the Medical Examiner (except in case of fraud); provided, however, that if the age of the insured is understated, the amount of insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its President and Secretary, signed and delivered this Contract, at the City of San Francisco, this *First day of August*, in the year one thousand eight hundred and ninety-two.

J. N. PATTON, Secretary.

GEO. A. MOORE, President.

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

ADDENDUMS AND VALUES.—It is mutually understood and agreed that the figures given in the schedule below are based upon the dividends declared upon this Policy being allowed to remain and accumulate with the company. If the annual dividends declared on this Policy shall not be withdrawn, or used in the payment of premiums, then and in that case the amount payable "in event of death," during the policy year indicated; also, the amount of "paid-up life insurance payable at death," or the amount of surrender value "in cash" of this Policy at the end of each policy year indicated, for which the complete annual premium has been paid, shall be as stipulated in the schedule below. Provided, always, that application for such paid-up insurance or cash value, and the surrender of this Policy, duly receipted, be made to said Company, at its office in San Francisco, Cal., while by its terms in full force and effect, or within ninety days of its date of lapse.

If any dividend declared upon this Policy is withdrawn or applied to payment of premium, then and in such case this policy thereafter shall have no cash surrender value, but may be continued as an ordinary participating *Twenty* payment life Policy; and it is specifically contracted that in such case, after premiums upon this Policy have been duly received by said Company for not less than two complete years, a paid-up Policy without participation in profits, payable in the same manner as in this Policy provided, may be issued for as many *Twenty* parts of the principal sum of this Policy as there have been full annual premiums paid hereon, together with any full paid insurance by additions that may then be to its credit. Provided, always, that application for such paid-up insurance and surrender of this Policy, duly receipted, be made to said company at its office in San Francisco, Cal., while by its terms in full force and effect, or within ninety days of its date of lapse.

SCHEDULE OF POLICY VALUES.

IN EVENT OF DEATH Amount payable during Policy Year Indicated.	POLICY YEAR.	SURRENDER VALUE In event of termination at end of Policy Year indicated.	
		In paid-up Life Insurance payable at death	or, In Cash.
\$10,180	1st.	\$	
10,360	2d.	1,200	
10,540	3d.	1,930	\$260
10,720	4th.	2,570	380
10,900	5th.	3,290	520
11,090	6th.	3,870	670
11,280	7th.	4,540	850
11,470	8th.	5,200	1,050
11,670	9th.	5,860	1,260
11,870	10th.	6,530	1,510
12,900	15th.	9,900	3,380
14,000	20th.	14,000	6,200

THE TRAVELERS' INSURANCE COMPANY:

Principal Sum, \$10,000.

Premium, \$181.00.

ORDINARY LIFE INSTALLMENT (WITH 25 ANNUITIES) POLICY.

LIFE POLICY.

The Travelers' Insurance Company

OF HARTFORD, CONN.

Number 85,612. Description, Life, 25 Annuities. Age 35.

In Consideration of the application for this Policy (hereby made a part of this contract), and of the Annual Premium of *One Hundred and Thirty-one Dollars and Ninety Cents*, (which may, by assent of the Company, be paid in semi-annual installments of \$67.93, or quarterly installments of \$34.29), to be paid on or before the *Tenth day of December* in each year, during the continuance of this Policy,

Hereby Insures, *James G. Batterson, of Hartford, County of Hartford, State of Connecticut*, in the sum of *Ten Thousand Dollars*.

The said sum insured, less any indebtedness of the Insured or Beneficiary to this Company, to be paid, at the Home Office of this Company to *Eunice A. Batterson, Wife*, in the manner following: that is to say, *Four Hundred Dollars* upon the acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy and *Four Hundred Dollars* upon every anniversary thereof, until *Twenty-Five* annual payments of *Four Hundred Dollars* each, or *Ten Thousand Dollars* in all, shall have been made to said Beneficiary.

IT IS UNDERSTOOD AND AGREED that if the above named beneficiary shall die before the first payment becomes due hereunder, then the entire interest in this Policy shall inure to the insured or his legal representatives, who shall have the option at his death of commuting the then present value of all future installments to become due hereunder, into a cash payment to be determined by this Company's tables. IT IS ALSO AGREED that a like option of commutation shall extend to the legal representatives of the beneficiary in the event that said beneficiary shall die after the insured, and before receiving all the installments aforesaid. It being further understood and agreed, that the Insured shall have an option to surrender this Policy for Paid-up Insurance or other value at any time, payable as interest may appear.

ALL PREMIUMS ARE PAYABLE at the Home Office, in Hartford, Conn., but will be accepted if paid to an agent in exchange for a receipt signed by its President or Secretary and countersigned by the agent designated thereon. This Policy shall not take effect unless the first premium is paid while the insured is in good health; and if the second or third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to this Company.

IN CASE OF DEFAULT in payment of any premium after the third, this Policy will remain in force for the term specified in the table of "Paid-up Term Insurance" indorsed hereon—provided, however, that in case of the death of the insured within three years from the date of such default, the unpaid premiums with interest shall be deducted from the amount insured; or in lieu of such Term Insurance, a Paid-up Policy will be granted for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

THE TRAVELERS' INSURANCE COMPANY.

AT THE END OF the fifth and every subsequent fifth year from date of issue, the cash value specified in table of "Cash Surrender Values," indorsed hereon will be paid for this Policy, provided it shall be in force under its original conditions, and is legally surrendered therefor to the Home Office within thirty days from the close of such period.

NO ASSIGNMENT HEREOF will be noticed by this Company unless made in writing, the original or a copy attached hereto, and a copy furnished this Company immediately on its execution; but this Company will not be held responsible for its validity.

In Witness Whereof, THE TRAVELERS' INSURANCE COMPANY, has caused this Policy to be signed by its President and Secretary, at Hartford, Conn., this Tenth day of December, A. D. one thousand eight hundred and ninety.

RODNEY DENNIS,

Secretary.

J. G. BATTERSON,

President.

PAID-UP TERM INSURANCE.

PAYABLE IN TWENTY-FIVE ANNUITIES AS HEREIN PROVIDED.
ALLOWED AT THE END OF THE YEARS DESIGNATED.

Years from date of Issue.	Paid up Term.		Years from date of Issue.	Paid-up Term.		Years from date of Issue.	Paid-up Term.	
	Years.	Months.		Years.	Months.		Years.	Months.
3	2	4	13	10	3	23	11	—
4	3	5	14	10	7	24	10	11
5	4	6	15	10	10	25	10	8
6	5	5	16	11	1	26	10	6
7	6	4	17	11	2	27	10	3
8	7	2	18	11	3	28	10	—
9	8	—	19	11	4	29	9	9
10	8	8	20	11	4	30	9	6
11	9	8	21	11	3	35	8	1
12	9	9	22	11	2	40	6	8

PAID-UP POLICY VALUES.

PAYABLE AT DEATH FOR EACH \$1,000.

ALLOWED AT THE END OF THE YEARS DESIGNATED.

Years from date of Issue.	Paid-up Values.	Years from date of Issue.	Paid-up Values.	Years from date of Issue.	Paid-up Values.
3	43	14	216	24	339
4	61	15	229	25	350
5	80	16	243	26	360
6	96	17	257	27	369
7	112	18	270	28	378
8	127	19	281	29	388
9	143	20	294	30	396
10	157	21	306	35	435
11	172	22	317	40	466
12	187	23	328	45	493
13	202				

THE TRAVELERS' INSURANCE COMPANY.

CASH SURRENDER VALUES.

FOR EACH \$1,000.

ALLOWED AT THE END OF THE YEARS DESIGNATED.

Years from date of Issue.	Cash Surrender Values.	Years from date of Issue.	Cash Surrender Values.	Years from date of Issue.	Cash Surrender Values.
5	22	20	187	35	286
10	53	25	185	40	334
15	94	30	235	45	381

VALUE OF COMMUTED ANNUITIES.

When 1st Annuity is due.....	\$6,198.20	When 14th Annuity is due.....	\$8,811.50
" 2d " " ".....	6,059.10	" 15th " " ".....	8,566.10
" 3d " " ".....	5,913.80	" 16th " " ".....	8,307.50
" 4th " " ".....	5,763.10	" 17th " " ".....	8,038.40
" 5th " " ".....	5,603.20	" 18th " " ".....	7,757.10
" 6th " " ".....	5,437.20	" 19th " " ".....	7,463.20
" 7th " " ".....	5,264.00	" 20th " " ".....	7,156.00
" 8th " " ".....	5,082.90	" 21st " " ".....	6,835.00
" 9th " " ".....	4,893.60	" 22d " " ".....	6,499.60
" 10th " " ".....	4,695.80	" 23d " " ".....	6,149.10
" 11th " " ".....	4,489.10	" 24th " " ".....	5,782.80
" 12th " " ".....	4,278.20	" 25th " " ".....	5,400.00
" 13th " " ".....	4,047.40		

TUAL RESULTS IN 1892 OF TONTINE POLICIES.

ORDINARY LIFE, 20-YEAR TONTINE PERIOD.

Annual Premium on \$1,000.	Total Premiums Paid in Tontine Period.	Guaranteed Sur- render Value, End of Period.	Cash Dividend as paid in 1892. End of Period.		Total Cash Value as Paid in 1892, End of Period.	Paid-up Policy in 1892, End of Period.
			Amount.	Per Cent of Total Pre- miums.		
\$20.50	\$410	\$196.87	\$281.05	68.5	\$477.92	\$1,160
21.00	420	205.34	287.57	68.5	492.91	1,160
21.50	430	214.12	294.28	68.4	508.40	1,170
22.10	442	223.22	301.19	68.1	524.41	1,180
22.70	454	232.63	308.56	68.0	541.19	1,190
23.30	466	242.33	316.39	67.9	558.72	1,200
24.00	480	252.31	324.51	67.6	576.82	1,210
24.70	494	262.55	333.30	67.5	595.85	1,220
25.50	510	273.04	342.53	67.2	615.57	1,230
26.30	526	283.79	352.44	67.0	636.23	1,240
27.10	542	294.75	362.91	67.0	657.66	1,250
28.00	560	305.93	374.12	66.8	680.05	1,260
29.00	580	317.30	386.18	66.6	703.48	1,270
30.00	600	328.85	399.34	66.5	726.19	1,290
31.10	622	340.57	413.86	66.5	754.43	1,310
32.20	644	352.43	430.06	66.8	782.49	1,330
33.40	668	364.40	448.02	67.1	812.42	1,350
34.70	694	376.46	468.07	67.4	844.53	1,370
36.10	722	388.57	490.31	67.9	878.88	1,400
37.50	750	400.73	514.88	68.6	915.61	1,420
39.10	782	412.91	542.09	69.3	955.00	1,460
40.70	814	425.04	573.70	70.5	995.74	1,490
42.50	850	437.13	612.30	72.0	1,049.43	1,540
44.40	888	449.13	655.00	73.8	1,104.13	1,590
46.40	928	461.00	702.20	75.7	1,163.20	1,650
48.50	970	472.73	754.40	77.8	1,227.13	1,710
50.80	1,016	484.23	812.20	79.9	1,296.49	1,770
53.30	1,066	495.66	876.30	82.2	1,371.96	1,850
55.90	1,118	506.89	947.60	84.8	1,454.49	1,930
58.70	1,174	518.04	1,027.20	87.5	1,545.24	2,020
61.00	1,232	529.23	1,116.50	90.6	1,645.73	2,120

ACTUAL RESULTS IN 1892 OF TONTINE POLICIES.

20-PAYMENT LIFE, 20-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium on \$1,000.	Total Premiums Paid in Tontine Period.	Guaranteed Surrender Value End of Period.	Cash Dividend as Paid in 1892. End of Period.		Total Cash Value as Paid in 1892. End of Period.	Paid-up Policy in 1892. End of Period.
				Amount.	Per Cent of Total Premiums.		
25	\$28.10	\$562	\$413.55	\$374.62	66.7	\$788.17	\$1,910
26	28.60	572	423.66	381.43	66.7	805.09	1,900
27	29.20	584	434.06	388.59	66.5	822.65	1,900
28	29.80	596	444.76	395.97	66.4	840.73	1,890
29	30.50	610	455.74	403.69	66.2	859.43	1,890
30	31.10	622	466.99	411.79	66.2	878.78	1,880
31	31.80	636	478.48	420.14	66.1	898.62	1,880
32	32.60	652	490.21	428.98	65.8	919.19	1,880
33	33.30	666	502.15	438.25	65.8	940.40	1,870
34	34.10	682	514.31	448.13	65.7	962.44	1,870
35	35.00	700	526.65	458.64	65.5	985.29	1,870
36	35.80	716	539.15	469.81	65.6	1,008.96	1,870
37	36.60	736	551.81	482.03	65.5	1,033.84	1,870
38	37.70	754	564.59	495.51	65.7	1,060.10	1,880
39	38.80	776	577.48	510.46	65.8	1,087.94	1,880
40	39.80	796	590.46	527.02	66.2	1,117.48	1,890
41	41.00	820	603.49	545.20	66.5	1,148.69	1,900
42	42.20	844	616.56	565.16	67.0	1,181.72	1,920
43	43.50	870	629.63	586.89	67.5	1,216.62	1,930
44	44.80	896	642.69	610.29	68.1	1,252.98	1,950
45	46.20	924	655.70	635.86	68.8	1,291.56	1,970
46	47.80	956	668.63	663.64	69.4	1,332.27	1,990
47	49.40	988	681.45	694.17	70.2	1,375.62	2,020
48	51.10	1,022	694.14	727.66	71.2	1,421.80	2,050
49	52.90	1,058	706.65	767.00	72.5	1,473.65	2,090
50	54.80	1,096	718.96	813.90	74.3	1,532.86	2,130
51	56.90	1,138	731.05	866.40	76.1	1,597.45	2,190
52	59.10	1,182	742.89	925.20	78.3	1,668.09	2,250
53	61.40	1,228	754.51	990.90	80.7	1,745.41	2,310
54	63.90	1,278	765.92	1,064.10	83.3	1,830.02	2,390
55	66.60	1,332	777.16	1,145.50	86.0	1,922.66	2,470

ACTUAL RESULTS IN 1892 OF TONTINE POLICIES.

ORDINARY LIFE, 15-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium on \$1,000.	Total Premiums Paid in Tontine Period.	Guaranteed Surrender Value at End of Period.	Cash Dividend as paid in 1892. End of period.		Total Cash Value as paid in 1892. End of Period.	Paid-up Policy in 1892. End of Period.
				Amount.	Per cent of Total Premiums.		
25	\$20.50	\$307.50	\$133.91	\$143.10	46.5	\$277.01	\$750
26	21.00	315.00	139.86	145.50	46.1	285.15	760
27	21.50	322.50	146.07	147.50	45.7	293.57	760
28	22.10	331.50	152.55	149.90	45.2	302.45	770
29	22.70	340.50	159.32	152.40	44.8	311.72	778
30	23.30	349.50	166.37	155.30	44.4	321.67	780
31	24.00	360.00	173.71	158.40	44.0	332.11	780
32	24.70	370.50	181.33	162.00	43.7	343.39	790
33	25.50	382.50	189.24	165.90	43.4	355.14	800
34	26.30	394.50	197.43	170.10	43.1	367.53	810
35	27.10	406.50	205.87	174.80	43.0	380.67	820
36	28.00	420.00	214.55	180.10	42.9	394.65	820
37	29.00	435.00	223.47	185.70	42.7	409.17	830
38	30.00	450.00	232.61	192.00	42.7	424.61	860
39	31.10	466.50	241.97	198.00	42.7	440.97	860
40	32.20	483.00	251.53	206.60	42.8	458.13	870
41	33.40	501.00	261.26	214.80	42.9	476.06	880
42	34.70	520.50	271.16	223.70	43.0	494.86	900
43	36.10	541.50	281.21	233.20	43.1	514.41	910
44	37.50	562.50	291.37	243.20	43.2	534.57	930
45	39.10	586.50	301.66	254.30	43.4	555.96	940
46	40.70	610.50	312.02	266.70	43.7	578.72	960
47	42.50	637.50	322.47	281.00	44.1	603.47	980
48	44.40	666.00	332.95	297.40	44.7	630.35	1,000
49	46.40	696.00	343.48	316.20	45.4	659.68	1,030
50	48.50	727.50	354.05	337.90	46.4	691.95	1,060
51	50.80	762.00	364.61	362.60	47.6	727.21	1,080
52	53.30	799.50	375.14	390.40	48.8	765.54	1,120
53	55.90	838.50	385.63	421.90	50.3	807.53	1,160
54	58.70	880.50	396.01	457.20	51.9	853.21	1,210
55	61.60	924.00	406.28	496.40	53.7	902.68	1,260

ACTUAL RESULTS IN 1892 OF TONTINE POLICIES.

20-PAYMENT LIFE—15-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium on \$1,000.	Total Premiums Paid in Tontine Period.	Guaranteed Surrender Value. End of Period.	Cash Dividend as Paid in 1892. End of Period.		Total Cash Value as Paid in 1892. End of Period.	Paid-up Policy in 1892. End of Period.
				Amount.	Per Cent of Total Premiums.		
25	\$28.10	\$421.50	\$274.66	\$182.60	43.8	\$457.26	\$1,240
26	28.60	429.00	281.52	184.80	43.1	466.32	1,240
27	29.20	438.00	288.61	186.90	42.7	475.51	1,230
28	29.80	447.00	295.92	189.30	42.3	485.22	1,230
29	30.50	457.50	308.47	191.80	41.9	495.27	1,230
30	31.10	466.50	311.24	194.60	41.7	505.84	1,220
31	31.80	477.00	319.24	197.80	41.5	517.04	1,220
32	32.60	489.00	327.45	201.30	41.2	528.75	1,220
33	33.30	499.50	335.88	205.20	41.1	541.08	1,220
34	34.10	511.50	344.49	209.40	40.9	553.89	1,220
35	35.00	525.00	353.28	214.10	40.8	567.38	1,210
36	35.80	537.00	362.21	219.40	40.9	581.61	1,220
37	36.80	552.00	371.28	225.00	40.8	596.28	1,220
38	37.70	565.50	380.46	231.10	40.9	611.56	1,220
39	38.80	582.00	389.73	237.90	40.9	627.63	1,220
40	39.80	597.00	399.07	245.40	41.1	644.47	1,220
41	41.00	615.00	408.46	253.60	41.2	662.06	1,230
42	42.20	633.00	417.86	262.50	41.5	680.36	1,230
43	43.50	652.50	427.25	272.20	41.7	699.45	1,240
44	44.80	672.00	436.61	282.60	42.1	719.21	1,250
45	46.20	693.00	445.90	293.80	42.4	739.70	1,250
46	47.80	717.00	455.09	306.40	42.7	761.49	1,260
47	49.40	741.00	464.15	320.80	43.3	784.95	1,270
48	51.10	766.50	473.04	337.30	44.0	810.34	1,290
49	52.90	793.50	481.75	356.10	44.9	837.85	1,300
50	54.80	822.00	490.25	377.30	45.9	867.55	1,320
51	56.90	853.50	498.49	401.20	47.0	899.69	1,350
52	59.10	886.50	506.45	428.00	48.3	934.45	1,370
53	61.40	921.00	514.10	457.80	49.7	971.90	1,400
54	63.90	958.50	521.37	490.90	51.2	1,012.27	1,430
55	66.60	999.00	528.25	527.40	52.8	1,055.65	1,470

ACTUAL RESULTS IN 1892 OF TONTINE POLICIES.

20 YEAR ENDOWMENT—15-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium on \$1,000.	Total Premiums Paid in Tontine Period.	Guaranteed Surrender Value End of Period.	Cash Dividend as Paid in 1892. End of Period.		Total Cash Value as Paid in 1892. End of Period.	Paid-up Policy in 1892. End of Period.
				Amount.	Per Cent of Total Premiums.		
25	\$48.70	\$730.50	\$655.62	\$272.70	37.3	\$928.32	2,530
26	48.90	733.50	655.50	274.20	37.4	929.70	2,470
27	49.00	735.00	655.37	275.70	37.5	931.07	2,420
28	49.20	738.00	655.24	277.30	37.6	932.54	2,370
29	49.40	741.00	655.10	279.20	37.7	934.30	2,310
30	49.60	744.00	654.96	281.10	37.8	936.06	2,260
31	49.80	747.00	654.82	283.30	37.9	938.12	2,210
32	50.10	751.50	654.67	285.70	38.0	940.37	2,170
33	50.30	754.50	654.51	288.50	38.2	943.01	2,120
34	50.60	759.00	654.35	291.40	38.4	945.75	2,070
35	50.90	763.50	654.18	294.80	38.6	948.98	2,030
36	51.30	769.50	653.99	298.60	38.8	952.59	1,990
37	51.70	775.50	653.77	302.80	39.0	956.57	1,950
38	52.10	781.50	653.53	307.40	39.3	960.93	1,910
39	52.50	787.50	653.23	312.60	39.7	965.83	1,880
40	53.00	795.00	652.98	318.20	40.0	971.13	1,840
41	53.60	804.00	652.57	324.50	40.4	977.07	1,810
42	54.20	813.00	652.15	331.20	40.7	983.35	1,780
43	54.80	822.00	651.66	338.70	41.2	990.36	1,750
44	55.60	834.00	651.09	346.70	41.6	997.79	1,730
45	56.40	846.00	650.45	355.60	42.0	1,006.05	1,700
46	57.30	859.50	649.71	365.20	42.5	1,014.91	1,680
47	58.30	874.50	648.87	375.80	43.0	1,024.67	1,660
48	59.40	891.00	647.92	387.60	43.5	1,035.52	1,640
49	60.70	910.50	646.86	400.80	44.0	1,047.66	1,630
50	62.00	930.00	645.70	415.90	44.7	1,061.60	1,620
51	63.50	952.50	644.42	433.40	45.5	1,077.82	1,610
52	65.20	978.00	643.01	454.40	46.5	1,097.41	1,610
53	67.00	1,005.00	641.47	479.10	47.7	1,120.57	1,610
54	68.90	1,033.50	639.76	508.00	49.2	1,147.76	1,620
55	71.10	1,066.50	637.88	541.30	50.8	1,179.18	1,640

ACTUAL RESULTS IN 1892 OF TONTINE POLICIES.

20 YEAR ENDOWMENT—20-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium on \$1000.	Total Premiums Paid in Tontine Period.	Guaranteed Surrender Value End of Period.	Cash Dividend as Paid in 1892. End of Period.		Total Cash Value as Paid in 1892. End of Period.	Paid-up Policy in 1892. End of Period.
				Amount.	Per cent of Total Premiums.		
25	\$48.70	\$974	\$1,000	\$629.84	64.7	\$1,629.84	\$3,940
26	48.90	978	1,000	633.05	64.7	1,633.05	3,850
27	49.00	980	1,000	636.43	64.9	1,636.43	3,770
28	49.20	984	1,000	640.00	65.0	1,640.00	3,690
29	49.40	988	1,000	643.73	65.2	1,643.73	3,610
30	49.60	992	1,000	647.69	65.3	1,647.69	3,580
31	49.80	996	1,000	652.00	65.5	1,652.00	3,450
32	50.10	1,002	1,000	656.53	65.5	1,656.53	3,380
33	50.30	1,006	1,000	661.25	65.7	1,661.25	3,310
34	50.60	1,012	1,000	666.57	65.9	1,666.57	3,240
35	50.90	1,018	1,000	672.19	66.0	1,672.19	3,180
36	51.30	1,026	1,000	678.30	66.1	1,678.30	3,110
37	51.70	1,034	1,000	684.67	66.2	1,684.67	3,050
38	52.10	1,042	1,000	692.30	66.4	1,692.30	3,000
39	52.50	1,050	1,000	700.66	66.7	1,700.66	2,950
40	53.00	1,060	1,000	710.15	67.0	1,710.15	2,900
41	53.60	1,072	1,000	720.70	67.2	1,720.70	2,850
42	54.20	1,084	1,000	732.69	67.6	1,732.69	2,810
43	54.80	1,096	1,000	746.16	68.1	1,746.16	2,770
44	55.60	1,112	1,000	761.52	68.5	1,761.52	2,740
45	56.40	1,128	1,000	778.85	69.0	1,778.85	2,710
46	57.30	1,146	1,000	798.41	69.7	1,798.41	2,690
47	58.30	1,166	1,000	820.46	70.4	1,820.46	2,670
48	59.40	1,188	1,000	845.40	71.2	1,845.40	2,660
49	60.70	1,214	1,000	873.92	72.0	1,873.92	2,650
50	62.00	1,240	1,000	906.90	73.1	1,906.90	2,650
51	63.50	1,270	1,000	944.91	74.4	1,944.91	2,660
52	65.20	1,304	1,000	990.70	76.0	1,990.70	2,680
53	67.00	1,340	1,000	1,049.30	78.3	2,049.30	2,720
54	68.90	1,378	1,000	1,114.90	80.9	2,114.90	2,760
55	71.10	1,422	1,000	1,188.00	83.5	2,188.00	2,820

Union Mutual Life Insurance Company.

THE ONLY COMPANY OPERATING UNDER

THE MAINE NON-FORFEITURE LAW.

"SECTION 91. Every life insurance policy issued after March thirty-one eighteen hundred and seventy-seven, by any company chartered by this State which may be forfeited for nonpayment of premiums, including all notes given for premiums or loans, or interest thereon, after it has been in force three full years, and which does not provide for a surrender value at least equivalent to the value arising under the terms of this and the following section, is nevertheless continued in force to an extent, and for a period to be determined as follows, to wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the combined experience or actuaries' rate of mortality, with interest at the rate of four per cent a year, from such net value, there shall be deducted the present value of the differences between the future premiums named in the policy, and the future net premiums on said policy, ascertained according to the rates of mortality and interest aforesaid, in no event, however, to exceed one-fourth of said net value, and in ascertaining said net value, when the premium is payable semi-annually or quarterly, there shall be deducted from the net value of the policy, assuming net annual premiums, the net premiums for the unpaid semi-annually or quarterly installments for that year which shall not be considered an indebtedness, but as forborne premiums; what remains, after deducting any indebtedness to the company on account of the policy, or notes held by the company against the insured, which notes shall be cancelled, shall be considered as a net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid; but if the policy is an endowment, payable at a time certain, or at death, if it should previously occur, then, if what remains as aforesaid, exceeds the single net premium of temporary insurance for the balance of the endowment term for the full amount of the policy, such excess shall be considered a net single premium for simple endowment, payable only at the same time as the original endowment and in case the insured survives to that time; and the amount thus payable by the company shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid."

"SECTION 92. If the death of the insured occurs within the term of temporary insurance covered by the value of the policy as determined in the preceding section, and if no condition of the insurance other than the payment of premiums, has been violated by the insured the company shall pay the amount of the policy, as if there had been no lapse of the premium, anything in the policy to the contrary notwithstanding; provided, however, that notice of the claim and proof of the death shall be submitted to the company in the manner provided by the terms of the policy, within one year after the death; and provided, also, that the company may deduct from the amount insured in the policy the amount compounded at seven per cent a year of the ordinary life premiums at age of issue, that had been forborne at the time of the death, including the whole year's premium in which the death occurs, not exceeding five in number. But any such company may issue to a resident of any other state or country, a policy conforming to the laws of such state or country and not subject to this and the preceding Section."

Approved, March 7, 1887.

LIFE INSURANCE MANUAL.

Announcement of Supplement.

The *Supplement to the Fifth Annual Edition of THE LIFE INSURANCE MANUAL*, issued September 1892, covers thirty-two (32) pages of the same size and style as is in the Manual. It contains the Ætna "Elective Endowment Annuity" and "Terminal Endowment" Policies, Equitable of New York new application, Manhattan Life "Survivorship" Dividend Policy, Massachusetts Mutual new Premium Rates, Mutual Life "Special Income Policy," with present application agreement for all policies, New York Life "Accumulation Policy," and "*Actual Results*" of Tontine Policies in 1892, Pacific Mutual "Investment Policy," and "Travelers' Installment Annuity Policy."

This Supplement is forwarded *gratis* to all persons to whom the undersigned has sold this year's edition of the Manual; the number sent in each case corresponding to the number of books bought.

It is earnestly requested that those who have ordered books in quantity will be prompt in forwarding the Supplement where they have distributed the books, so that all persons who have *this year's* edition of THE LIFE INSURANCE MANUAL will also possess the Supplement belonging thereto. A sufficient number only are printed to accompany each copy of the Fifth Annual Edition of THE LIFE INSURANCE MANUAL. Every book sent out on and after this date during this year will be accompanied with a copy of the Supplement.

Each annual edition of THE LIFE INSURANCE MANUAL, as to price list, supplemental information, etc., stands alone as a new book, *i. e.* this September, 1892, Supplement will *not* be sent out to accompany other than the Fifth Annual Edition of THE LIFE INSURANCE MANUAL.

Trusting that this additional information, bringing the policy forms, etc., down to date, will prove to be both interesting and valuable.

I remain, most respectfully yours,

A. J. FLITCRAFT.

Sept. 10th, 1892.

609 Maple Ave., Oak Park, Ill.

The Fifth Annual Edition LIFE INSURANCE MANUAL (288 pages, with Supplement Sept. 1st, 1892, 32 pages,) will be sent prepaid, to any part of the United States and Canada on receipt of *orders accompanied by a remittance*, as per the following

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609 MAPLE AVENUE.

OAK PARK, ILL., U. S. A.

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"Uses a known truth to pass a thousand nothings with."

FIFTH ANNUAL EDITION.

LIFE INSURANCE MANUAL.

Application Agreements, and Complete Policy Forms

OF

THIRTY-SIX LIFE INSURANCE CO.'S IN NORTH AMERICA,

1914 *1914* **1914** *1914* **1914** *1914*
1914 *1914* **1914** *1914* **1914** *1914*

**ESTIMATES, AND TABLES OF PREMIUM RATES, GUARANTEED CASH
VALUES, PAID-UP VALUES, RESERVE TABLES, ETC.**

FOR AGENTS' USE.

PUBLISHED BY

A. J. FLITCRAFT,

609 MAPLE AVENUE,

OAK PARK, ILL., U. S. A.

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CARL C. LANTZ, Genl. Agt.
St. Paul, Minn.

COMPANIES.

	COMMENCED BUSINESS.
Ætna, of Hartford, Conn.....	January, 1850
Berkshire, of Pittsfield, Mass.....	September, 1851
Brooklyn, of New York.....	July, 1864
Canada Life, Hamilton, Ontario.....	August, 1847
Confederation Life, Toronto, Canada.....	October, 1871
Connecticut General, of Hartford, Conn.....	October, 1865
Connecticut Mutual, of Hartford, Conn.....	December, 1846
Equitable, of Des Moines, Ia.....	February, 1867
Equitable, of New York.....	July, 1859
Germania, of New York.....	July, 1860
Home, of New York.....	May, 1860
Imperial Life, Detroit, Mich.....	August, 1866
John Hancock, of Boston, Mass.....	December, 1862
Manhattan, of New York.....	August, 1850
Maryland Life, Baltimore, Md.....	July, 1865
Massachusetts Mutual, of Springfield, Mass.....	August, 1851
Michigan Mutual, of Detroit, Mich.....	August, 1867
Mutual Benefit, of Newark, N. J.....	April, 1845
Mutual Life, of New York.....	February, 1843
Mutual Life, of Kentucky.....	June, 1866
National, of Montpelier, Vermont.....	February, 1850
New England Mutual, of Boston, Mass.....	December, 1843
New York Life, of New York.....	April, 1845
Northwestern Mutual, of Milwaukee, Wis.....	November, 1858
Pacific Mutual, of California.....	January, 1868
Penn Mutual, of Philadelphia, Pa.....	May, 1847
Phoenix Mutual, of Hartford, Conn.....	May, 1851
Provident Life and Trust Co., of Philadelphia, Pa.....	June, 1865
Prudential Insurance Co. of America, Newark, N. J.....	January, 1876
State Mutual, of Worcester, Mass.....	June, 1845
Travelers, of Hartford, Conn.....	July, 1866
Union Central, of Cincinnati, Ohio.....	March, 1867
Union Mutual, of Portland, Maine.....	October, 1849
United States, of New York.....	March, 1850
Vermont Life, Burlington, Vt.....	1868
Washington, of New York.....	February, 1860

Renewable Term Policy.

ÆTNA LIFE INSURANCE COMPANY.

OF HARTFORD, CONN.

No. 000,000.

\$10,000.

RENEWABLE TERM.

PREMIUM, \$173.60.

This Policy of Insurance Witnesseth, That the ÆTNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the annual premium of *One Hundred and Seventy-three Dollars and Sixty Cents*, to be paid to it at or before five o'clock, P. M., of the *Tenth* day of *June* in each and every year during the continuance of this Policy.

HEREBY INSURES the life of *Richard X. Roe* (hereinafter called the insured), of *Windsor*, County of *Tolland*, State of *Connecticut*, for the term of *Ten Years* from the date hereof, ending on the *Tenth* day of *June*, 1900, at five o'clock P. M., in the sum of *Ten Thousand Dollars*; payable on surrender of this Policy at the office of said Company, in *Hartford, Connecticut*, to his wife, *Mary Z. Roe*, or in event of her death before his, to his executors, administrators, or assigns, within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy; any portion of the whole premium for the current year remaining unpaid, or any other indebtedness to said Company on account of this Policy, shall first be deducted therefrom.

This Policy is issued and accepted subject to the following provisions, requirements, and benefits, and to those also which are printed on the next page, which are hereby referred to and made a part hereof.

SECTION 1. This Policy shall not take effect until the first premium hereon shall have been actually paid, during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent premium be not paid when due during the lifetime of the said insured, then this Policy shall cease and determine, except as hereinafter provided; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said Company.

See copy of application inside, and if errors or omissions are found therein, note the same and return the Policy to "Ætna Life Insurance Company, Hartford, Conn.," for correction.

Require-
ments as to
payment of
premium.

ÆTNA LIFE INSURANCE COMPANY.

Non
forfeiture
Provision.

SECTION 2. When the entire premiums upon this Policy for five or more years have been paid, and default occurs in the payment of any subsequent premium, it shall be optional with the insured to receive in cash, two-thirds of the accumulations (reserve and surplus) that may then have accrued from the payment of premiums for entire years only, or a Paid-up Nonparticipating Stock Life Policy for such an amount as the whole of said accumulations will purchase at the age then attained by the insured, used as a single net premium at the Actuaries' rate of mortality, and four per cent interest: *Provided, in either case, this Policy be surrendered, and the Paid-up Policy or cash amount applied for within twelve months from the time of such default in the payment of premium; but if not surrendered within the said twelve months, then this Policy shall become and be null and void.* When the insured has attained the age of seventy years, and in accordance with the foregoing stipulation and provision has become entitled to a Paid-up Policy or cash payment, he may at his option receive the whole of said accumulations in cash, or the Paid-up Policy as above provided.

How Term
of Insurance
may be
renewed.

SECTION 3. At the expiration of this Policy and others of a similar form which may be issued to succeed it, said Company will issue a new one of an equal amount without medical re-examination, subject to the premium for the age then attained by the insured, provided such expiring Policy is returned to the officers of the Company for this purpose before its expiration; and the surplus under the latter will be applied toward reducing the premium in the new one to the rate charged in the first Policy; but should such surplus be insufficient to reduce the premium to said rate, it shall be optional with the insured to pay the premium required for said new Policy after the surplus from the expiring one has been applied, or reduce the amount of the insurance and continue previous payments. The said new Policy will be dated and the first premium thereon become due at the expiration of the last preceding Policy, and will be written for a term of ten years from such date, unless the insured has attained the age of seventy, in which case the new Policy will be written for the remainder of life.

How this
may be ex-
changed for
a Whole
Life or En-
dowment
Policy.

SECTION 4. This Policy may, at any anniversary of the date of its issue, be exchanged for a Whole Life or Endowment Policy of the same amount upon any such rates then in use by the Company, and the entire accumulation of reserve and surplus under this Policy will be applied toward payment of the premiums under such new Policy, but in order to secure any such change, application for said new Policy must be made and the first premium thereon paid at or before the expiration of this Policy, and before default occurs in the payment of premium.

IN WITNESS WHEREOF, the said Ætna Life Insurance Company has, by its President (or Vice President) and Secretary, signed and executed this contract in the City of Hartford and State of Connecticut, this tenth day of June, 1890.

J. L. ENGLISH,
Secretary.

M. G. BULKLEY,
President.

PROVISIONS, REQUIREMENTS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Effect of
Statements
in Applica-
tion. Con-
ditions.

SECTION 5. The answers, representations and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereon, is hereby referred to, and made a part of this contract), are warranted to be true; and if this Policy has been obtained by fraud, misrepresentation, or concealment; or if the insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delirium tremens; or if he shall travel or reside outside of the United States, Canada, or Europe, including the

waters connecting those countries, or in the United States south of the 32d degree of north latitude; during any part of the month of July, August, September, or October, or if he shall be personally engaged in blasting, mining, aeronautics or submarine operations; or in the manufacture of explosive substances; or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Section 6.

When Indisputable.

SECTION 6. After the expiration of three years from the date hereof, if three full years' premiums have been paid, and the age was correctly stated, and if the insured does not at any time engage in army or naval service in time of war, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 5, but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

Assignments.

SECTION 7. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

All Agreements must be signed by an Officer.

SECTION 8. All agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

How entitled to participate in the Surplus Earnings.

SECTION 9. The amount of surplus applicable under this Policy, as provided in Sections 2, 3, and 4, shall be determined by the Directors of said Company; and the amount so determined shall be conclusive, and the same shall be accepted by the insured and by every person interested in this Policy.

APPLICATION.

EXECUTIVE OFFICERS.

PRESIDENT.
VICE-PRESIDENT.
SECRETARY.
ASST. SECRETARY.

Being desirous of insuring my life with the ÆTNA LIFE INSURANCE COMPANY, I do hereby declare and warrant that I am now in good health, of sound body and mind, and that the following statements are full, correct and true, and that I have no knowledge or information of any disease, infirmity, or circumstance, not stated in this application, which may render insurance on my life more hazardous than if such disease, infirmity or circumstance had never existed, and I do hereby agree that the declarations and warranties herein made, and the answers to the following questions, shall be the basis and form part of the contract (or policy) between me and said Company, and that if the same be in any respect untrue, said Policy shall be void; and I further agree that the insurance hereby applied for shall not be binding upon said Company, until a policy has been issued, nor until the amount of premium as stated herein has been received by said Company, or its authorized agent, during my lifetime and good health, and a receipt given therefor, signed by an Executive Officer of said Company, and I further agree that no statement or declaration made to any agent, examiner or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of, said Company, or as charging it with any liability by reason thereof, and I understand that all policies and agreements made by the said Ætina Life Insurance Company are signed by one or more of its Executive Officers, and that no other person can grant insurance or make any agreement binding upon said Company.

Age 35.

Twenty-Payment Terminal Endowment.

ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

No. 784,693.

[PREMIUM, \$342.50.]

\$10,000.

See copy of Application inside, and if errors or omissions are found therein, note the same and return the Policy to Ætina Life Insurance Company, Hartford, Conn., for correction.

This Policy of Insurance Witnesseth, That the ÆTNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the annual premium of *Three Hundred and Forty-two Dollars and Fifty Cents*, to be paid to it at or before five o'clock P. M., of the *Twenty-fifth* day of *June*, in each and every year during the continuance of this Policy, for the term of *Twenty Years* from the date hereof,

HEREBY INSURES the life of *Richard X. Roe* (herein after called the insured), of *Windsat*, County of *Tolland*, State of *Connecticut*, in the sum of *Ten Thousand Dollars*, payable on surrender of this Policy as hereinafter provided.

This Policy is issued and accepted subject to the following provisions, requirements and benefits, and to those also which are printed on the next page, which are hereby referred to and made a part hereof.

When the sum insured is payable.

SECTION 1. The said sum insured shall be paid within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy. Or, if the insured shall survive forty years from the date hereof, the sum insured shall then become due and payable. Or when, at the expiration of any policy year, the surplus accumulated under this Policy having been left with the Company, the said surplus, together with the legal reserve, according to the Actuaries' Table of Mortality and four per cent interest, is not less than the sum insured hereby, the said sum insured, with excess of surplus, if any, shall then become due and payable. In either of the above cases, any portion of the premium for the current year remaining unpaid shall first be deducted.

To whom payable.

SECTION 2. The said sum insured shall be payable as a death claim to his wife, *Mary Z. Roe*, or in event of her death before his, to his executors, administrators, or assigns. The sum insured becoming due during the lifetime of the insured, also the cash surrender value of the dividends, hereinafter described, shall be payable to himself. Any sum due from said Company under this Policy is payable at the Home Office of the Company, in Hartford, Connecticut, and any indebtedness to said Company on account of this Policy shall first be deducted therefrom.

ETNA LIFE INSURANCE COMPANY.

Temporary extension of insurance.

SECTION 3. (a) When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount, during the time specified in the Printed Table "A," on the back of this Policy, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent per annum.

Paid-up Policy for a Part. When issued.

(b) Or, if this Policy shall be surrendered to the Company and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Nonparticipating Stock Policy will be issued for the amount stated in Table "B," printed hereon.

Cash current value.

(c) Or, if within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any period of five years thereafter (all premiums previously due having been paid), this Policy be surrendered to the Company, there will be paid for the same the value named in Table "C," printed hereon, to which sum will be added such dividends or surplus as may have been allotted under this Policy.

In determining the time for which this insurance will be continued, or the amount of Paid-up Policy which will be issued, or the value which will be paid on surrender, premiums paid for entire years only will be considered.

Paid-up Policy for full amount. When issued

SECTION 4. When, at the expiration of any policy year, the surplus accumulated under this Policy, together with the legal reserve, according to the Actuaries' Table of Mortality and four per cent interest, is not less than the net single premium for endowment insurance on the same life and for the same amount and term, if this Policy be then duly surrendered to the Company, a Paid-up Policy will be issued for the same amount, on which the dividends thereafter will be paid annually in cash.

IN WITNESS WHEREOF, the said ETNA LIFE INSURANCE COMPANY has, by its President (or Vice President) and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this tenth day of June, 1890.

J. L. ENGLISH,

M. G. BULKLEY,

Secretary.

President.

[Second page of Policy.]

PROVISIONS, REQUIREMENTS AND BENEFITS, WHICH ARE MADE A PART OF THE WITHIN POLICY.

Requirements as to payment of premiums.

SECTION 5. This Policy shall not take effect until the first premium hereon shall have been actually paid during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent premium be not paid when due during the lifetime of the said insured, then this Policy shall cease and determine, except as hereinafter provided; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said Company.

Effect of
Statements in
Application.
Conditions.

SECTION 6. The answers, representations, and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereon, is hereby referred to, and made a part of this contract), are warranted to be true; and if this Policy has been obtained by fraud, misrepresentation or concealment; or if the insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delirium tremens; or if he shall travel or reside outside of the United States, Canada or Europe, including the waters connecting those countries, or in the United States south of the 32d degree north latitude, during any part of the months of July, August, September or October; or if he shall be personally engaged in blasting, mining, aeronautic or submarine operations; or in the manufacture of explosive substances; or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Sections 7 and 8.

When
indisputable

SECTION 7. After the expiration of three years from the date hereof, if three full years' premiums have been paid, and the age was correctly stated, and if the insured does not at any time engage in army or naval service in time of war, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 6, but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

Nonforfeit-
ure of
Reserve.

SECTION 8. In every case when this Policy shall be or become void, except as provided in Section 3 (a), if the premiums for three or more years have been paid, the legal reserve then existing, according to the Actuaries' Table of Mortality and four per cent interest, shall not be forfeited to said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured, or when the sum insured hereby would have become due had this Policy continued in force.

When en-
titled to
participate
in the Sur-
plus Earn-
ings.

SECTION 9. This Policy shall be entitled to share in the surplus earnings of the participating department of said Company in accordance with the conditions of Section 10; and the amount of surplus payable under this Policy, as determined by the Directors of said Company, shall be conclusive, and the same shall be accepted by the insured, and by every person interested in this Policy.

Dividends,
how and
when
payable.

SECTION 10. Any surplus to which this Policy may be entitled is payable only at the expiration of five years from its date, or at the expiration of any period of five years thereafter, and then only upon condition that all the premiums required during these periods have been paid. No post-mortem dividend will be paid under this Policy; nor will it be entitled to dividends after default in the payment of premium.

Assignments

SECTION 11. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

All Agree-
ments must
be signed by
an Officer.

SECTION 12. All agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

ÆTNA LIFE INSURANCE COMPANY.

The following Tables are calculated exclusively for a Twenty Payment Policy, issued at Age 35 ;

Table A. SEE SECTION 3 (a) OF WITHIN POLICY.		TABLE B. SEE SECTION 3 (b) OF WITHIN POLICY.		TABLE C. SEE SECTION 3 (c) OF WITHIN POLICY.	
Number of full years' premiums paid.	Time the insur- ance will be contingent, reck- oned from the first payment of premium.	Number of full years' premiums paid.	Amount of paid-up policy for each \$10,000 original insurance.	At the expira- tion of the fol- lowing terms.	Guaranteed cash value for each \$10,000 of insurance.
3	4 years, 274 days	3	\$1,160	10 years	\$1,950
4	6 " 352 "	4	1,680	15 "	3,440
5	9 " 54 "	5	2,210	20 "	5,260
6	11 " 75 "	6	2,740	25 "	5,880
7	13 " 31 "	7	3,280	30 "	6,540
8	14 " 291 "	8	3,810	35 "	7,230
9	16 " 132 "	9	4,340	40 "	8,090
10	17 " 287 "	10	4,860	45 "	10,000
15	23 " 299 "	15	7,440		

The Company will hereafter, if desired, furnish a continuation of Tables A and B calculated upon the same basis as the above.

NOTE.—This application form is the same as in the Renewable Term Policy for this Company.

Age 35.

Elective Endowment Policy.

(Non-Participating.)

ETNA LIFE INSURANCE COMPANY.

OF HARTFORD, CONN.

No. 987654.

[PREMIUM, \$292.80.]

\$10,000.

See copy of Application inside, and if errors or omissions are found therein note the same and return the policy to "Etna Life Insurance Company, Hartford Conn.", for correction.

This Policy of Insurance Witnesseth, That the ETNA LIFE INSURANCE COMPANY, in consideration of the representations and declarations made to it in the application for this Policy, and of the annual premium of *Two Hundred and Ninety-two Dollars and Eighty Cents*, to be paid to it at or before five o'clock P. M., of the *First* day of *January* in each and every year during the continuance of this Policy, for the term of twenty years from date hereof.

HEREBY INSURES the life of *Richard X. Roe* (hereinafter called the insured), of *Windsor*, County of *Tolland*, State of *Connecticut*, in the sum of *Ten Thousand Dollars*; payable on surrender of this Policy as hereinafter provided.

This Policy is issued and accepted subject to the following provisions, requirements and benefits, and to those also which are printed on the reverse of this page, which are hereby referred to and made a part hereof:

When the sum insured is payable.

SECTION 1. The said sum insured shall be paid within ninety days after satisfactory proof of the death of the said insured during the continuance of this Policy, or, if the insured shall survive fifty years from the date hereof, the sum insured shall then become due and payable. In either of the above cases, any portion of the premium for the current year remaining unpaid shall first be deducted.

To whom payable.

SECTION 2. The said sum insured shall be payable as a death claim to his wife, *Mary Z. Roe*, or in event of her death before his, to his executors, administrators, or assigns. The sum insured becoming due during the lifetime of the insured, also the cash surrender value hereinafter described, shall be payable to himself. Any sum due from said Company under this Policy is payable at the Home Office of the Company, in Hartford, Connecticut, and any indebtedness to said Company on account of this Policy, shall first be deducted therefrom.

Temporary extension of insurance.

SECTION 3. (a) When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, this Policy shall cease as to the right to pay further premiums; but shall continue in force for the full amount, during the time specified in the printed Table "A," on the reverse of this page, at the expiration of which time this Policy shall wholly cease and be void. Should the death of the insured occur within three years from the first default in the payment of premium, and while this Policy is in force, there shall be deducted from the amount otherwise due the premiums that would have been paid had there been no default in the payment of premium, with interest thereon at the rate of six per cent per annum.

ÆTNA LIFE INSURANCE COMPANY.

Paid-up Policy for Part. When issued. (b) Or, if this Policy shall be surrendered to the Company and a Paid-up Policy applied for within sixty days from the first default in the payment of premium, a Paid-up Non-Participating Stock Policy will be issued for the amount stated in Table "A," printed hereon.

Cash Surrender Value. (c) Or, if within sixty days after the expiration of ten years from the date hereof, or within sixty days after the expiration of any period of five years thereafter (all premiums previously due having been paid) this Policy be surrendered to the Company, there will be paid for the same the value named in Table "C," printed hereon.

In determining the time for which this insurance will be continued, on the amount of Paid-up Policy which will be issued, or the value which will be paid on surrender, premiums paid for entire years only will be considered.

IN WITNESS WHEREOF, the said ÆTNA LIFE INSURANCE COMPANY, has, by its President (or Vice-President) and Secretary, signed and executed this contract in the City of Hartford, and State of Connecticut, this First day of January, 1891.

MORGAN G. BULKELEY,
President.

J. L. ENGLISH,
Secretary.

(Second Page of Policy)

PROVISIONS, REQUIREMENTS, AND BENEFITS WHICH ARE MADE A PART OF THIS POLICY.

Require-
ments
as to
Payments
of Pre-
miums.

SECTION 4. This Policy shall not take effect until the first premium hereon shall have been actually paid, during the lifetime and good health of the insured, and within sixty days from the date hereof (a receipt for which payment shall be the delivery of this Policy), and if any subsequent premium be not paid when due during the lifetime of the said insured, then this policy shall cease and determine, except as provided in Sections 5 and 7 hereof; and no premium on this Policy shall be considered paid unless a receipt shall be given therefor, signed by an executive officer of said Company.

Effect of
State-
ments in
Applica-
tion.
Condi-
tions.

SEC. 5. The answers, representations, and declarations contained in or endorsed upon the application for this insurance (which application endorsed hereto, is hereby referred to, and made a part of this contract), are warranted to be true; and if this Policy has been obtained by fraud, misrepresentation or concealment; or if the insured shall commit suicide; or if he shall become so far intemperate as to impair his health, or induce delirium tremens; or if he shall travel or reside outside of the United States, Canada, or Europe, including the waters connecting those countries, or in the United States south of the 32d degree north latitude during any part of the months of July, August, September, or October; or if he shall be personally engaged in blasting, mining, aeronautic, or submarine operations; or in the manufacture of explosive substances; or employed on or about any moving railway cars or engine, or on any ship or boat; or if he shall engage in army or naval service in time of war; then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as provided in Sections 6 and 7.

When In-
disputa-
ble.

SECTION 6. After the expiration of three years from the date hereof, if three full years' premiums have been paid, and the age was correctly stated, and if the insured does not at any time engage in army or naval service in time of war, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 5, but said Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance, during the lifetime of the insured.

ÆTNA LIFE INSURANCE COMPANY.

Non-
forfeiture
of
Reserve.

SECTION 7. In every case when this Policy shall be or become void, except as provided in Section 3 (a), if the premiums for three or more years have been paid, the legal reserve at the end of the last policy year during which the entire sum insured hereby was continued in force, calculated according to the Aetna's Table of Mortality and four per cent interest shall not be forfeited to said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured, or when the sum insured hereby would have become due had this Policy continued in force.

Not entitled to
Participate in the
Surplus
Earnings.

SECTION 8. This Policy shall not be entitled to share in the surplus earnings of said Company.

Assignments.

SECTION 9. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against said Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does said Company guarantee the validity of an assignment.

All Agreements
must be
signed by
an Officer.

SECTION 10. All agreements made by said Company are signed by one of its executive officers. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon said Company.

ÆTNA LIFE INSURANCE COMPANY.

The following Tables are calculated exclusively for a Twenty Payment Policy, issued at Age 35:

TABLE A. SEE SECTION 7 OF WITHIN POLICY.		TABLE B. SEE SECTION 7 OF WITHIN POLICY.		TABLE C. SEE SECTION 8 OF WITHIN POLICY.	
Number of full years premiums paid.	Time the insurance will be continued, reckoned from the first default in payment of premium.	Number of full years premiums paid.	Amount of paid-up policy for each \$1000 original insurance.	At the expira- tion of the following terms.	Guaranteed cash value for each \$1000 of insurance.
3	4 years, 303 days	3	\$1,130	10 years.	\$1,870
4	7 " 454 "	4	1,660	15 "	3,250
5	9 " 168 "	5	2,200	20 "	4,860
6	11 " 225 "	6	2,730	25 "	5,440
7	13 " 229 "	7	3,260	30 "	6,040
8	15 " 171 "	8	3,790	35 "	6,660
9	17 " 89 "	10	4,840	40 "	7,290
10	18 " 231 "	12	5,880	45 "	8,160
15	24 " 249 "	15	7,430		

The Company will hereafter, if desired, furnish a continuation of Tables A and B, calculated upon the same basis as the above.

NOTE.—The application form is the same as in the Renewable Term Policy for this Company.—See page 7.

Age 35. 20-Payment Life, 5-Year Dividend Policy.

BERKSHIRE LIFE INSURANCE COMPANY.

Incorporated by the Legislature of Massachusetts.

1851.

No. 5693.

[PREMIUM, \$851.00.]

AMOUNT, \$10,000.00

This Policy of Insurance Witnesseth, That the BERKSHIRE LIFE INSURANCE COMPANY, in consideration of the application on which this Policy is issued, and of the statements and agreements in said application, all of which are hereby made a part of this Policy, and in further consideration of the payment of the annual premium of *Three Hundred and Fifty-one* Dollars at the Home Office of this Company, to be evidenced by the receipt of the Company, and of the payment of the like sum to be made at said office on or before the First day of April, at noon, in every year, and also upon the conditions stated on the back hereof, promises to pay at the office of said Company in Pittsfield, Massachusetts, *Ten Thousand* Dollars to his wife, *Sarah L. Johnson*, if living, otherwise to his Executors, Administrators or Assigns, upon due notice and proof as required by this Policy, of the death of *Henry Johnson*, without default in payment of any premium or violation of any of the conditions hereof. Upon the failure to pay, when due, any annual premium after the second, this Policy shall become paid up in manner and for the amount now provided by the Statutes of the commonwealth of Massachusetts; and it may be surrendered on any anniversary of its issue for the cash value as determined by said Statutes, upon the execution and delivery to the Company, at its Home Office in Pittsfield, Massachusetts, of a satisfactory release of all interests and claims to the avails thereof.

In Witness Whereof, the said BERKSHIRE LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at its office in Pittsfield, Mass., the *First* day of *January*, A. D., one thousand eight hundred and eighty-nine.

JAS. W. HULL,
Secretary.

WM. R. PLUNKETT,
President.

BERKSHIRE LIFE INSURANCE CO.

CONDITIONS REFERRED TO IN THIS POLICY, AND UPON WHICH IT IS ACCEPTED AND HELD.

POWER OF AGENTS.—That no Agent, or other person, except the President, Vice-President, Secretary or Treasurer of the Company, has power to extend the time for paying a premium, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise; that no representation or information can be received or have effect which is not contained in the application for this Policy.

PAYMENT OF PREMIUMS.—That all premiums are due and payable at the Home Office of the Company in Pittsfield, Massachusetts, but will be accepted elsewhere, when duly made in exchange for the Company's receipt, signed by the President or Secretary.

NOTICE OF WHEN DUE WAIVED.—That notice that each and every payment is due at the date named in the Policy is given and accepted by the delivery and acceptance of this policy, and that any further notice required by any statute is hereby expressly waived. The payment and receipt of any premium less than a full annual premium shall not continue this Policy in force more than three months in case of a quarter-annual payment, or six months in case of a semi-annual payment.

TRAVEL AND RESIDENCE.—That the person whose life is insured by this Policy shall not, within two years after the date of this policy, without the written assent of the Company, reside, travel, or visit outside the limits of the United States of America, the Dominion of Canada, Europe and the Bermuda Islands; but may make voyages upon the high seas by the usual routes and means of conveyance, to and from ports within these limits.

RISKS NOT ASSUMED.—That the insured shall not, without the consent of the Company in writing, engage in blasting, mining, submarine labor, aeronautic travel or excursions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad or any steamboat or other vessel, or in military or naval service of any kind in time of war.

ASSIGNMENTS.—That the Company shall not be held to have notice of any assignment of this Policy until the original, or a duplicate thereof, is filed in the Company's Home Office; that the Company will not assume any responsibility for the validity of an assignment, and that before payment of the Policy the claim of an assignee shall be subject to proof to the satisfaction of the Company.

SUITS.—That no suit or proceeding shall be brought against the Company, under this Policy, after the expiration of two years from the time when the right of action first accrues.

PROOFS OF DEATH.—That prompt notice of the death of the insured under this Policy shall be given to the Company, and formal proofs thereof, in accordance with the rules of the Company, shall be furnished within one year after the said death.

INDEBTEDNESS.—That the unpaid balance, if any, of the year's premium and all premiums for which notes or credit may have been given, and interest or other obligations remaining unpaid, shall be a lien upon this Policy, and shall be deducted from the amount at any time due and to be paid on account of this Policy.

DIVIDENDS.—That at the expiration of each period of five years, from the date of this Policy, it shall, if then in force, and if the premiums have been fully paid according to the tenor thereof, be credited with its share of the distributive surplus of the Company as determined and apportioned by its Board of Directors. Such share shall be applied by the Company in the purchase of additional insurance upon the person whose life is insured by this Policy, payable when the Policy becomes due. This additional insurance may be surrendered, and upon due acquittance being made, the cash value thereof will be paid, or it may be applied to the reduction of premiums. If the death of the insured should occur after a distribution of surplus to this policy, and before the next period of five years has expired, a post-mortem dividend will be paid with the Policy. No other distributions of surplus shall be made on account of this Policy.

Under the terms of the Massachusetts Insurance Act of 1887, this Policy will have paid-up and cash-surrender values at the end of each policy year as stated below, provided all the annual premiums due have been paid in cash to that time. Any credits given will diminish these values, and any dividend additions outstanding will increase them.

BERKSHIRE LIFE INSURANCE CO.

TABLE OF PAID-UP AND CASH-SURRENDER VALUES.

YEAR.	PAID-UP INSURANCE.	CASH.	YEAR.	PAID-UP INSURANCE.	CASH.
2d.	\$ 664	\$ 286.28	15th.	\$ 7,265	\$8,510.74
3d.	1,199	484.06	20th.	10,000	5,265.01
4th.	1,718	639.69	25th.		
5th.	2,240	863.60	30th.		
6th.	2,760	1,076.24	35th.		
7th.	3,277	1,308.01	40th.		
8th.	3,790	1,549.19	45th.		
9th.	4,301	1,799.84	50th.		
10th.	4,807	2,069.94	60th.		

NOTE.—These values are given for each year up to the tenth, and at intervals of five years thereafter. The value of any intervening year can be ascertained upon application to the company.

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that all the statements and answers above made are complete and true, and that they, together with this declaration and agreement, constitute an application to THE BERKSHIRE LIFE INSURANCE COMPANY, of Pittsfield, Massachusetts, for a Policy of insurance, and are offered as a consideration for the Policy hereby applied for. And it is agreed that there shall be no contract of insurance until a Policy shall have been issued and delivered by the said Company, and the first premium thereon paid while the person proposed for insurance is in the same condition of health described in this application, and if said Policy be issued, the declarations, agreements and warranties herein contained shall be a part thereof; and the contract of insurance, when made, shall be held and construed at all times and places, to have been made and executed in the Commonwealth of Massachusetts.

It is agreed in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under said Policy, and that the receipt of the person whose life is insured may be accepted by the Company in full surrender of all dividend additions to the Policy. It is also agreed that prompt notice of the death of the insured shall be given to the Company, and formal proofs thereof, in accordance with the rules of the Company, shall be furnished within one year after the said death.

NOTE.—No act of the insured is required to obtain the paid-up values under this policy.

Age 35. Twenty-Payment Life—Twenty Year Distribution.

BROOKLYN LIFE INSURANCE COMPANY

OF NEW YORK.

Premium \$350.00

No. 9864.

Amount \$10,000.

By this Policy of Assurance in Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay at its Home Office in the City of New York, unto *Mary Doe*, wife of *John Doe*, of *New York* in the County of *New York* State of *New York* or to his executors, administrators or assigns, in case of her prior death *Ten Thousand Dollars*, upon acceptance of satisfactory proofs at its Home Office, of the death of *John Doe*, of *New York*, in the county of *New York*, State of *New York* during the continuance of this Policy, upon the following condition, and subject to the provisions, guarantees and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Three Hundred and Fifty Dollars* and cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office in the City of *New York*, on the *Tenth* day of *January* in every year during the continuance of this contract, until premiums for *Twenty* full years shall have been duly paid to said company.

In Witness Whereof, the said the **BROOKLYN LIFE INSURANCE COMPANY**, of *New York*, has caused this Policy to be signed by its President and Secretary, at its office in the City of *New York*, the *Tenth* day of *January* A. D., one thousand, eight hundred and ninety-two (1892.)

WILLIAM DUTCHER,

Secretary,

WILLIAM M. COLE,

President.

After Two Years from this date this Policy shall be incontestable except for infractions of the Provisions as to Premiums and Payments.

PROVISIONS, GUARANTEES AND BENEFITS.

PROVISIONS AS TO PREMIUMS AND PAYMENTS.—Each premium is due and payable at the Home Office of the Company in the City of New York; but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the policy, is given and accepted by the delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided. In case the insured shall engage in an occupation, or service, or undertaking, more hazardous than that stated in his application, notification thereof shall be sent to the Home Office of the Company as promptly as practicable and the assured shall pay the usual extra premium charged in such cases, or shall have the same stand as a lien against this policy. Should the age of the insured have been understated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the premium that would have been charged at the true age of the insured.

DIVIDENDS.—This policy is issued on the Twenty-Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution policies in force at the end of such term, and entitled thereto by year of issue, shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance; or may then be drawn in cash. After the expiration of the period of twenty years hereinabove provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination, provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise a satisfactory examination will be required for each such application of the surplus. But should the owner of the policy at the end of said first period of twenty years, or at the end of any subsequent period of five years, elect to receive the dividends annually, the surplus applicable on this policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this policy and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a non-participating policy for paid-up insurance, payable as herein provided, for the proportion of the amount of this policy which the number of full years' premiums paid bears to the total number required.

SURRENDER.—This policy may be surrendered to the Company at the end of the said first period of twenty years, and the full reserve computed by the American Experience Table of Mortality and four per cent. interest, and the surplus, as defined above, will be paid therefor in cash.

BROOKLYN LIFE INSURANCE CO.

INSURANCE WITH ANNUITY.—If the policy be surrendered at the end of the first dividend period, as above provided, the Company will, if requested in writing apply its cash value, including surplus, or any part of such value, to purchase, without medical examination, a paid-up policy for the same amount as the value so applied, securing insurance for life and participating annually in dividends, together with a paid-up annuity for life equal to four per cent. per annum of the amount of the paid-up insurance, payments of the annuity to commence one year after the end of said first dividend period.

LOANS.—After two full years from the date of issue of this policy, this Company will loan hereon an amount equal to sixty per cent of its value at the end of the last complete policy year, according to the present New York State Standard—provided this policy be deposited with and legally assigned to this Company as security; provided, also, that the premiums be paid ahead for a period of not less than six months and to the end of the current policy year; and further, that the rate of interest to be paid on such loans shall be six per cent. per annum.

INDEBTEDNESS.—Any indebtedness to this Company, whether on loans or for premium, or otherwise, remaining unpaid at the maturity of this Policy by death, or limitation, or surrender, shall be deducted from the amount or value of the Policy.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this policy.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof, shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

Age 30. Compound Two-Twenty-Year Distribution.

THE
BROOKLYN LIFE INSURANCE COMPANY
OF NEW YORK.

Amount \$5,000 Endowment or \$10,000 Insurance.

No. 9865.

Premium, \$884.

In Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay at its Home Office in the City of New York, unto *John Doe*, of *New York*, in the County of *New York*, in the State of *New York*, whose life is hereby insured.

An Endowment of *Five Thousand* Dollars, and to give a Paid-up Life Policy of the same amount on the five-year dividend plan, in favor of the beneficiary below named, at the office of said Company, in the City of *New York*, at the end of Twenty Years from the date of this Policy, *i. e.*, on the *Tenth* day of *January*, in the Year *1912*;

Or, to Pay *Ten Thousand* Dollars, to his wife, *Mary Doe*, his executors, administrators or assigns, within sixty days after receipt of satisfactory proof of the death of the person, whose life is hereby insured, during said period of *twenty (20)* years, upon the following condition, and subject to the provisions, guarantees and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The.....annual premium of *Three Hundred and Eighty-four* Dollars and..... cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office in the City of *New York*, on the *Tenth* day of *January* in every year during the continuance of this contract.

In Witness Whereof, the said THE BROOKLYN LIFE INSURANCE COMPANY, of *New York*, has caused this Policy to be signed by its President and Secretary, at its office in the City of *New York*, the *Tenth* day of *January*, A. D., one thousand, eight hundred and ninety-two (1892).

WILLIAM DUTCHER,

Secretary.

WILLIAM M. COLE,

President.

After Two Years from its date this Policy shall be incontestable except for infraction of the "Provisions as to Premiums and Payments."

PROVISIONS, GUARANTEES AND BENEFITS

AND THE SAME AS IN THE PRECEDING POLICY EXCEPT THE FOLLOWING CLAUSE ON

DIVIDENDS.—This policy is issued on the Twenty-Year Distribution Plan. It will be credited with the distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution policies in force at the end of such term, and entitled thereto by year of issue, shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance; or may then be drawn in cash. The surplus may be applied, without medical examination, to purchase additional insurance maturing at death, provided such application of the surplus be elected in due form not less than two years before the end of the dividend period, otherwise a satisfactory examination will be required for such application of the surplus.

Age 35.

Twenty-Payment Life.

THE CANADA LIFE ASSURANCE COMPANY.-

Incorporated by Act of Parliament.

\$10,000.

No. 198740.

ANNUAL PREMIUM \$314.00.

Subscribed Capital, One Million Dollars.

Chief Office, Hamilton, Ontario.

1. *Whereas*, ALFRED EDWARD EVERGREEN, of *Hamilton Ontario, Manufacturer*, the Person Assured by this Policy, hath proposed to effect an Assurance with THE CANADA LIFE ASSURANCE COMPANY, in the sum of *Ten Thousand Dollars*, on the Life of himself, for the remainder thereof, and hath caused to be delivered into the Office of the said Company a declaration, signed by the said Assured, bearing date the Fifth day of January, in the Year of Our Lord one thousand eight hundred and ninety-two, containing with the relative papers, the several particulars requisite for such Assurance; which Declaration and relative papers the said Assured hath agreed shall be the basis of the contract between him and the said Company.

2. *And Whereas*, the said Assured hath paid the sum of *Three Hundred and Fourteen Dollars*, as a premium for said Assurance for twelve calendar months, from the *Fifth day of February* . . . one thousand eight hundred and ninety-two.

3. *Now This Policy Witnesseth*, That if the said Assured shall die before the expiration of twelve calendar months from the said last-mentioned date, or in the event of his living beyond the said term if the said Assured or his Assigns shall pay to the said Company the like Premium on or before the expiration of the said term of twelve calendar months from said date, and on or before the expiration of every subsequent twelve calendar months during the life of the said Assured, or up to and until the *Fifth day of February*, one thousand nine hundred and eleven inclusive, should he live so long; then upon proof of death of the Assured to the satisfaction of the Directors, and of the time and manner of its occurrence, together with such other information pertaining to the cause of death and circumstances connected therewith as may be required by the Directors, and upon proof of the age of the Assured (if that shall not have already been supplied and age been admitted by the

Company), and upon the title of the persons claiming the money being shown and established, and upon the execution and delivery of a discharge to the Company by all necessary parties, the Company will pay unto the said Assured's Executors, Administrators, Appointees, or Assigns, or other the person or persons whose title thereto has been so established at the Head Office of the Company, in *Hamilton*, on demand, the said sum of *Ten Thousand Dollars*, together with such further sum or sums, if any, as shall have been assigned to or in respect of this Policy, pursuant to the Rules and Regulations for the time being of the said Company, as or by way of Bonus or addition to the sum hereby assured, but subject to addition or diminution as the case may be, in accordance with the practice of the Company, in case that it shall appear that the age of the Assured has been incorrectly stated.

4. **Provided always**, That in the event of this Policy becoming a Claim during the currency of any year from the anniversary date written in section two hereof, and while the Premiums under this Policy may be payable by Semi-Annual or Quarterly installments, the Company shall be entitled to deduct any unpaid Semi-Annual or Quarterly instalments, applicable to that year, from the sum payable under the Policy at settlement.

5. **Provided also**, That this Policy, and the Assurance hereby effected, are and shall be subject to the Conditions and Regulations hereupon endorsed, so far as the same are and shall be applicable, in the same manner as if the same respectively were here repeated and incorporated in this Policy.

6. **In Testimony Whereof**, the president and Managing Director and Secretary of the said Company have hereunto set their hands, and caused the seal of the said Company to be hereunto affixed, at the City of *Hamilton*, this *Fifth* day of *February*, in the Year of Our Lord, one thousand eight hundred and ninety-two.

A. G. RAMSAY,

President and Managing Director.

R. HILLS,

Secretary.

CONDITIONS OF ASSURANCE.

I. Thirty days of grace are allowed for payments of Premiums, but should the payment due upon a Policy, or any instalment thereof, remain unpaid beyond that time, it may be revived at any period within six months, upon evidence being given which shall be satisfactory to the Directors that the party or parties continue good assurable lives, and payment of the Premiums in arrear, and a fine not exceeding five per cent thereon; or at any period within twelve months, upon similar evidence, and upon the payment of the Premiums in arrear, and a fine not exceeding ten per cent thereon; or, within the same periods, upon similar evidence, where a Policy has been in force for not less than two years, a policy will be granted, representing the equitable value of Premiums already paid, without liability to further ordinary Premiums. Policies which have lapsed, through *unintentional* omission to pay a premium, may be renewed, in

the discretion of the Directors, within thirteen months after said Premium became due, on payment of all arrears, with a fine of one per cent per month.

II. Policies which have been in existence for two years shall be indisputable on any ground whatever. Policies of less than two years' standing on the lives of persons who shall die by suicide, duelling, or by the hands of justice, shall be void, excepting in cases where the Policies have been effected by one party on the life of another, or where they have been assigned to third parties for valuable consideration.

III. Policies of not less than three years' standing will be purchased at a fair valuation, according to the rules and regulations of the Company for the time being.

IV. Residence is permitted within any part of the Dominion of Canada and of the United States as far south as to include the States of Virginia, Kentucky, Missouri, Kansas, Colorado, Utah, Nevada and California, if the person on whose life the Assurance depends be not engaged in mining pursuits; and also in any part of Europe. Travel only—not permanent residence—is permitted in any part of the United States between June 1st and November 1st in any year. Persons may voyage as passengers in good seaworthy vessels, in time of peace, from any port within the said limits of residence to any other port within the same, either in America or in Europe; excepting, however, voyages from ports on the Pacific Coast to others on the Atlantic Coast of America, or *vice versa*; and also excepting voyages from the said Pacific Coast to Europe, or *vice versa*. If the person or persons assured shall reside beyond the boundaries thus described, or travel beyond the limits thus fixed, without previously obtaining permission by the Directors for the time being, the Policy shall be immediately forfeited, and all assurance thereon shall cease; excepting in cases where Policies have been effected by one party on the life of another, or where they have been assigned to third parties for valuable considerations, when forfeiture shall not take place. If satisfactory evidence be given to the Directors that the facts were communicated to the Office as soon as they were known to the parties interested, and payment be made of the extra Premium required to cover any additional risk incurred.

This condition, No. 4, shall be altogether cancelled and dispensed with, after two years from the date of this Policy, provided the person whose life is assured shall not, during that time, have resided or traveled beyond the boundaries and limits specified.

A. G. RAMSAY,

President and Managing Director.

R. HILLS,

Secretary.

June, 1887.

Printed in accordance with the Statute 52 Vic., Cap 3a, Ontario.

The Declaration mentioned in the Policy and contained in the application for Assurance is in this form:—

I, *Alfred Edward Evergreen*, the above designed, do hereby declare that to the best of my knowledge and belief, I am at present in good health, not being afflicted with any disease or disorder, external or internal; and that the above statement of my age, and other particulars is true. And I,
(the party in whose favor the Assurance is to be granted) do hereby agree that this Declaration shall be the basis of the contract between me and the CANADA LIFE ASSURANCE COMPANY, that I will accept and take up the policy hereby applied for, when issued by said Company; and that if any untrue averment has been intentionally made, or any material information has been wilfully withheld in this declaration, or in the replies to be given to the Company's medical adviser in connection herewith, all sums which shall have been paid to the said Company, upon account of the Assurance granted in consequence thereof, shall be forfeited, and the Assurance be absolutely null and void; and further, that the continuance of the assured in the same state of health at the time of the payment of the first premium is a condition of the Assurance taking effect.

Age 35.

Twenty-Payment Life.

THE CONFEDERATION LIFE ASSOCIATION.

Premium. \$315.50.

No. 27,123.

Amount, \$10,000.

By This Policy of Assurance, in Consideration of the application therefore, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred and Fifteen* $\frac{50}{100}$ Dollars and of the annual payment of the like sum, to be made on or before the *Tenth* day of *February* in each and every year, for a further period of *Nineteen* consecutive years, from and after the *Tenth* day of *February*, 1892.

DOTH INSURE the life of *William Wellington Davidson*, of *Hamilton*, in the County of *Wentworth*, and Province of *Ontario*—*Barrister*, hereinafter called the Insured, in the sum of *Ten Thousand* Dollars, for the term of his natural life, the said sum hereby assured to be payable at the Head Office of the Association, in *Toronto*, on due proof of the death of the Insured during the continuance of this Policy, to his wife *Martha Davidson*, should she survive him, otherwise to his executors, administrators or assigns.

THIS POLICY is issued and accepted by the parties here-to upon the conditions set forth hereunder and upon the further conditions, benefits and provisions printed or written by the Association on the back hereof, and which form a part of this contract as fully as if they were stated at length over the seal and signatures hereto affixed.

INDISPUTABILITY.—That after this policy shall have been in force for a period of three years it shall, subject only to proof of age and the conditions regarding military service, and the due payment of the premium, be thenceforward indisputable.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the Head Office of the Association in *Toronto*, but for the convenience of the insured will be accepted elsewhere when duly paid in exchange for the Association's receipt signed by the Managing Director or Actuary, and countersigned by the agent holding the same. Any payment made except in exchange for such receipt will not be

recognized by the Association. If default be made in the payment of any premium, note or check, should one be given and accepted, on the date on which it shall become due, whether notice of such payment falling due was received by the insured or not, then and in every such case this policy shall cease and determine. The Association may, however, within six months from the date on which the first unpaid premium became due, according to the terms of the policy, on satisfactory evidence of the continued good health of the insured and the payment of the past due premiums, with interest, revive the policy.

PAYMENT OF CLAIM.—Upon the decease of the insured the claimant shall furnish, by affidavit or otherwise, satisfactory proofs of the death and also of the age of the insured, unless such proof of the age shall have been previously given; and the sum assured shall be payable on the approval of the said proofs by the Directors of the said Association, the balance of the current year's premium, if any, being first deducted therefrom. The lapse of a period of eighteen months from the decease of the insured shall be a bar to any action or claim hereunder.

WHEN OPERATIVE.—This policy shall not be valid or operative until the first premium shall be actually paid during the lifetime and good health of the insured, and the policy countersigned by a duly authorized officer or agent of the Association.

In Witness Whereof, these Presents are sealed with the Common Seal of the said Association, and signed by a Vice President and a Managing Director thereof at Toronto, this Tenth day of February, one thousand eight hundred and ninety-two.

J. K. MACDONALD,
Managing Director.

WM. ELLIOT,
Vice President.

FURTHER CONDITIONS, BENEFITS AND PROVISIONS

REFERRED TO ON THE PRECEDING PAGE, AND WHICH FORM A PART OF THE WITHIN CONTRACT AS FULLY AS IF THEY WERE RECITED AT LENGTH OVER THE SEAL AND SIGNATURES THERETO AFFIXED:

RESIDENCE AND TRAVEL.—The insured may travel or reside in any part of North America or of Europe within the temperate zone north of the thirty-fifth degree, north latitude; and may in time of peace travel in first-class vessels to or from Europe or elsewhere, within the limits aforesaid; and may from the thirtieth of November to the first of June, in time of peace, travel in any part of North America within the temperate zone, and to and from the West India Islands; but if the insured shall go beyond these limits without the previous written consent of the Association, under the hand of its President, a Vice President,

THE CONFEDERATION LIFE ASSOCIATION.

Managing Director or Actuary, this policy shall be void; provided, however, that after this policy shall have been in force for a period of three years all restrictions and limitations in regard to residence and travel shall be and are hereby removed.

OCCUPATION.—The insured shall not be at liberty within the period of three years from the issue of this policy to engage personally in blasting, mining, submarine or aeronautic operations, or the production of highly inflammable or explosive substances, or in working or managing a locomotive steam engine, in any capacity, or in any employment whether as a mariner, locomotive engineer, fireman, conductor, express messenger, or otherwise, involving regular travel by railway or by water, except as mail clerk, without the previous written consent of the Association, under the hand of its President, a Vice President, Managing Director or Actuary, and the payment of such extra Premium as may be required.

MILITARY SERVICE.—The insured shall not be at liberty during the continuance of this policy to engage in any military or naval service, except in time of peace, without the previous written consent of the Association under the hand of its President, a Vice President, Managing Director or Actuary, and the payment of such extra premium as may be required. Should the insured, however, engage in war or in any active military or naval service, he will be protected for a period of sixty days, within which time he shall notify the Association in writing and make payment of said extra premium.

DEATH BY VIOLENCE.—Self-destruction, whether sane or insane, and death in consequence of a duel or violation of the law, within three years from the date hereof, are not risks assumed by the Association in this contract. Should death occur from any of these causes within the said period the Association will be liable for the payment only of an amount equal to the Reserve upon this policy according to the legal Standard Table of Valuation for Canada.

ASSIGNMENTS.—The Association declines to recognize any assignment of this policy until the original or a duplicate or certified copy of such assignment shall be filed in the Head Office of the Association. The Association will not assume any responsibility for the validity of an assignment until satisfactory proof is given free from cost to the Association.

ANSWERS MATERIAL TO THE CONTRACT.—The answers given to the following questions only in the application for this policy of assurance shall be deemed material to the contract:

EXTRACT FROM APPLICATION:

8. C.—Has any application ever been made to any Company or Society for assurance on your life on which a policy or certificate was not issued? If so, give name, when, and if possible, why? No.

13. B.—Have any of your grand-parents, parents, uncles, aunts, brothers or sisters ever been insane or had pulmonary, scrofulous, or any other constitutional or hereditary disease? No, not to my knowledge.

14. Have you had any serious illness, local disease or personal injury, and if so, of what nature? No.

15. A.—Have you ever been addicted to the excessive or intemperate use of alcoholic or other stimulants, tobacco, opium, chloroform, or other narcotics? No.

16. B.—Are you now affected with any disease, disorder, or ailment, or are you aware of any symptoms of any? No.

20.—Has any material fact bearing upon your physical condition or family history been omitted in the foregoing questions and the answers thereto? No, not to my knowledge.

DIVIDENDS.—This policy is issued on the Quinquennial Dividend Plan, and will be credited with its relative share of surplus which will become available only at the expiration of each five years from the date of the issue of this policy, provided, however, that should this policy terminate by the death of the insured during the second or any subsequent five year dividend period, an interim dividend, in accordance with the rules of the Association, will be paid.

PAID-UP POLICY.—After two full annual premiums have been paid on this policy the assured will be entitled on demand made in writing and on the surrender of this Policy before default in the payment of any subsequent premium or within six months thereafter to a nonparticipating paid-up or commuted policy, and provided there is no indebtedness hereon, said paid-up or commuted policy will be for as many twentieth parts of the sum under this Policy as there have been full annual premiums paid hereon.

CASH SURRENDER VALUE.—Provided this policy is not for the benefit of minors, it may after five full annual premiums have been paid thereon and be-

fore default in the payment of any subsequent premium, or within thirty days thereafter, be surrendered to the Association and the following percentage of the reserve computed by the Institute of Actuaries' Mortality Experience (H. M.) Table and four and one-half per cent interest will be paid therefor as a minimum cash surrender value, namely, during the second quinquennial period of the policy seventy per cent, during the third quinquennial period eighty per cent, during the fourth or any subsequent quinquennial period ninety per cent.

W. P. HOWLAND, *President.*

J. K. MACDONALD, *Managing Director.*

ALTERNATIVE CLAUSE—ACCUMULATED DIVIDEND PLAN.

DIVIDEND PLAN.—This Policy is issued on the Accumulated Dividend Plan, the particulars of which are as follows:

That the Accumulated Dividend Period for this Policy shall be completed on the Tenth day of February, 1912. That no dividend shall be allowed or paid on this Policy unless the person whose life is insured shall survive its Accumulated Dividend Period and unless this Policy shall be then in force. That any surplus or profits which may be allocated to policies on the Accumulated Dividend Plan, which for any cause shall fail to complete their full Accumulated Dividend Periods, shall be apportioned to those policies of the same class which may be duly in force at the expiration of their Accumulated Dividend Period.

BENEFITS.—That at the completion of its Accumulated Dividend Period, provided this policy shall not have been previously terminated or commuted for a paid-up policy, the insured or the legal holder of this Policy will be entitled to select any one of the following benefits or options, provided that if either the first or third benefit is selected this policy must be legally surrendered to the Association:—

First.—To surrender the policy for its entire Cash Value, that is, a sum equal to the full Reserve on the Policy (Five Thousand and Twenty Dollars), according to the "Institute of Actuaries' Mortality Experience (H. M.) Table," and four and one-half per cent interest, together with the Accumulated Surplus which shall have been allocated to this Policy.

Second.—To apply the entire Cash Value of the Policy as aforesaid in the purchase of a paid-up Policy of assurance payable at death, provided that if this benefit is selected and the amount of the paid-up policy exceeds the sum insured under the original policy a certificate of the good health of the insured satisfactory to the Association must first be furnished or the excess drawn on a cash basis.

Third.—To convert the entire Cash Value of the policy as aforesaid into an Annuity payable during the lifetime of the insured.

Fourth.—To withdraw in cash the Accumulated Surplus and continue this policy, which will participate in future profits.

Fifth.—To apply the Accumulated Surplus in the purchase of a Bonus Addition to the sum assured, and continue this Policy as in the fourth benefit, provided that if this benefit is selected a certificate of the good health of the insured satisfactory to the Association must first be furnished.

Sixth.—To convert the Accumulated Surplus into an Annuity payable during the lifetime of the insured and continue this Policy as in the fourth benefit.

PAID-UP POLICY.—After two full annual premiums have been paid on this Policy the assured will be entitled on demand made in writing and on the surrender of this Policy before default in the payment of any subsequent premium or within six months thereafter to a nonparticipating paid-up or commuted policy, and provided there is no indebtedness hereon, said paid-up or commuted policy will be for as many twentieth parts of the sum under this Policy as there have been full annual premiums paid hereon.

CASH SURRENDER VALUE.—Provided this policy is not for the benefit of minors, it may after five full annual premiums have been paid thereon and before default in the payment of any subsequent premium, or within thirty days thereafter, be surrendered to the Association and the following percentage of the reserve computed by the Institute of Actuaries' Mortality Experience (H. M.) Table and four and one-half per cent interest will be paid therefor as a minimum cash surrender value, namely, during the second quinquennial period of the policy seventy per cent, during the third quinquennial period eighty per cent, during the fourth or any subsequent quinquennial period ninety per cent.

W. P. HOWLAND, *President.*

J. K. MACDONALD, *Managing Director.*

APPLICATION.

I, the said William Wellington Davidson (the person whose life is to be insured,) do hereby warrant and guarantee that the answers given to the above questions [all which questions I hereby declare that I have read or heard read] are true; and I do hereby agree that this proposal shall be the basis of the contract between me and the said Association, and that any misstatements made in the answers to the questions aforesaid, or in my answers to be given to the Medical Examiner, or any answers given herein, so far as the same contain statements material to the contract, and that any suppression of facts shall render null and void the policy of insurance herein, applied for, and forfeit all payments made thereon.

It is also further agreed that should a policy be executed under this application, the same shall not be delivered or binding on the Association until the first premium thereon shall be paid to a duly authorized Agent of the Association, during my lifetime and good health.

In consideration of the policy being placed in the Accumulated Dividend Class of the current year, I waive all rights to withdraw, or use before the expiration of the dividend period above stated, any profits which may be allotted for that period: and unless the policy shall at the expiration thereof be in full force, no profits shall be payable under said policy.

If Policy
is not to be
in the A. D.
class, strike
out these
three lines.

I, Martha Davidson [the party in whose favor the Assurance is granted], do also hereby agree that this proposal and declaration shall be the basis of the contract between me and the said Association.

I hereby certify that I have made true, full and complete answers to the questions propounded to me by the Examining Physician, and I agree to accept the Policy when issued on the terms mentioned in within Application, and to pay the Association the Premium thereon.

20 Payment Life Policy without participation in Surplus.

THE CONNECTICUT GENERAL LIFE INS. CO.

OF HARTFORD, CONN.

No. 31,898.

AGE, 35.

AMOUNT, \$10,000.

PREMIUM, \$282.70.

In Consideration of the application for this policy (which is made a part of this contract), and of the annual premium of *Two Hundred Eighty-Two Dollars and Seventy Cents*, to be paid at the home office of the Company in Hartford, Conn., on or before the *Third* day of *December* in every year during the continuance of this contract, until twenty annual premiums shall have been paid; does promise, upon the conditions hereinafter contained, on receipt at its home office of satisfactory proofs of the death, during the continuance of this contract, of *Richard Rowe*, (hereinafter called the insured), of *Philadelphia*, County of *Philadelphia*, and State of *Pennsylvania*, to pay at its said home office to *Mary G. Rowe*, wife of the said insured, if surviving; but if she be then dead, to the legal representatives of the insured, *Ten Thousand Dollars*, any indebtedness to the Company on account of this contract to be first deducted therefrom.

THE CONDITION OF THIS CONTRACT ARE AS FOLLOWS:

1st. That it shall become null and void if any statement made in said application shall be untrue; or if any premium or installment of premium shall not be paid when due; or if the insured shall die by any act of self-destruction (except upon proof that the same was the result of disease or accident occurring without the voluntary act of the insured).

2d. If, within two years from its date, and without the written consent of the Company (signed by its President or Secretary), the insured shall pass or remain without the limits of the temperate zone, or shall personally engage in mining or submarine labor, or in the manufacture or transportation of inflammable or explosive substances, or in service on any railroad train, steamboat or other vessel, or in military or naval service in time of war, in each or either such case this contract shall become null and void.

3d. If this policy shall become void by nonpayment of premium after three or more complete annual premiums have been paid, the Company will issue a "Paid-up" Policy (without participation in surplus) for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this Policy is legally surrendered therefor at the home office within six months from the date of lapse.

4th. At the end of the fifth, and every subsequent fifth year from date of issue, the cash value specified in the table of "Cash Surrender Values" indorsed hereon, will be paid for this policy, provided it shall then be in force under its original conditions, and is legally surrendered at the home office within thirty days from the close of such period.

THE CONNECTICUT GENERAL LIFE INSURANCE CO.

In Witness Whereof the CONNECTICUT GENERAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its office in the City of Hartford, the Third day of December, A. D. one thousand eight hundred and ninety.

F. V. HUDSON,
Secretary

THOMAS W. RUSSELL,
President.

PAID-UP POLICY VALUES FOR EACH \$1,000.00 AT THE END OF THE YEARS DESIGNATED.

Years from date of Issue.	Paid-up Values.	Years from date of Issue.	Paid up Values.	Years from date of Issue.	Paid up Values.
3	\$119	9	\$430	15	\$728
4	179	10	481	16	778
5	234	11	531	17	827
6	276	12	581	18	876
7	328	13	630	19	926
8	379	14	679		

CASH SURRENDER VALUES FOR EACH \$1,000.00 AT THE END OF THE YEARS DESIGNATED.

Years from date of Issue.	Cash Surrender Values.	Years from date of Issue.	Cash Surrender Values.	Years from date of Issue.	Cash Surrender Values.
5	\$ 70	20	\$473	35	\$667
10	173	25	536	40	729
15	301	30	604		

NOTICE.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the home office of the Company in the City of Hartford, Conn., but will be accepted elsewhere, if paid to an agent in exchange for its receipt signed by the President or Secretary, and countersigned by the agent designated therein. When the premium is made payable in semi-annual or quarterly installments, that part of the year's prem-

ium, if any, which remains unpaid at the maturity of this contract, shall be regarded as an indebtedness to the Company on account of this contract, and shall be deducted from the amount of the claim.

POWERS OF AGENTS.—No agent has power in behalf of the Company to make or modify this, or any contract of insurance, to extend the time for paying a premium, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—The Company will not take notice of any assignment of this Policy until a duplicate or a certified copy thereof shall be delivered at its Home Office, and will not assume any responsibility for the validity of such assignment.

APPLICATION.

It is hereby declared and agreed that all the statements and answers upon this application are offered to the said Company as a consideration of the contract applied for; and are warranted to be full, complete and true, and to be the only statements given to the Company in reply to its inquiries. And this application is submitted to the said Company, with the following express covenants and agreements: 1. That it will constitute no contract of insurance, until a policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application. 2. That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

NOTE.—Over ninety per cent for five years past of this Company's policies have been issued upon the stock or nonparticipating plan.

20-Payment Life Policy.

No. 56794.

Rated Age 35.

THE CONNECTICUT MUTUAL LIFE INS. CO.

OF HARTFORD, CONN.

In Consideration of the application for this insurance, which is the basis of and a part of this Contract, and a copy whereof is hereunto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *Three Hundred Fifty-Eight* Dollars and *twenty* cents to be paid to them on the *First* day of *January*, 1889 and on or before the same date in every year until twenty annual premiums shall have been paid, do hereby insure the life of *Edwin S. Conway* (the insured), of *Oak Park*, County of *Cook*, State of *Illinois*, for the term of his natural life, in the sum of *Ten Thousand* Dollars, to be paid to Edwin S. Conway, his executors, administrators or assigns, within thirty days after due notice and satisfactory evidence of the death of the said insured while this contract is in full force and effect shall have been received at the office of said Company in Hartford, Conn., less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this Policy; and, if, after the payment, as above, of the number of annual premiums required by the Table of Paid-up Insurance printed hereon and hereby made a part of this Contract, any subsequent premium or installment of premium be not paid when due, said Company do thereupon and thereafter and upon the same considerations hereinbefore set forth, but without further payment of premiums, insure said life for said term but only in a sum to be ascertained by said table, and to be payable as above provided; and, at the end of ten years from the date above written, or at the end of each period of five years thereafter, this Policy having been in force during such entire periods for the full sum first above named as insured hereby and not otherwise, this Company will pay to the person or persons thereunto designated in the aforesaid application a Cash Value therefor, to be ascertained by the Table of Cash Values printed hereon and hereby made a part of this Contract, but only upon surrender and release hereof by such person or persons within thirty

CONNECTICUT MUTUAL LIFE INSURANCE CO.

days after the end of such period; and any and every sum due under this Policy shall be payable only at the office of said Company in Hartford, Conn., and upon surrender and satisfactory release hereof. Subject to the Conditions and Agreements upon the second page of this Policy, which are hereby referred to and made a part of this Contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this contract in the City of Hartford, State of Connecticut, this *First day of January, A. D.*, one thousand eight hundred and *eighty-nine*.

E. M. BUNCE,
Secretary.

JACOB L. GREENE,
President.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING EXPRESS CONDITIONS AND AGREEMENTS REFERRED TO ON THE FIRST PAGE AND MADE A PART OF THIS CONTRACT:

1. That this contract of insurance is wholly expressed and contained in this Policy and the Application therefor, and that no alteration, change, modification, waiver or subsequent agreement whatever respecting this Policy shall be binding on said Company unless made in writing signed by the executive officers thereof; and that Agents of the Company have no power or authority to make, alter, change, or modify any of the terms, conditions, or agreements of this Policy, or to waive forfeitures thereof.

2. That this Policy shall not be in force and binding on this Company until the advance Premium hereon shall have been actually paid during the lifetime of the Insured; and that if any subsequent Premium, or installment of Premium, on this Policy be not paid when due, then this Policy shall cease and determine and become and be null and void, except as hereinbefore provided after the payment of the requisite number of annual premiums; and that no Premium on this Policy shall be considered as paid unless a receipt shall be given therefor, signed by the President or Secretary of the Company, and such receipt is the sole evidence of the authority of any Agent to receive any Premium on account of this Policy; and that all Premiums or other payments on account of this Policy are payable at the office of the Company in Hartford, Conn., and not elsewhere; but for the convenience of the person paying the same, such receipt may be sent to any agent or correspondent of the Company for collection, and payment to such agent or correspondent shall be held to have been made at said office of the Company.

3. That the following risks are not assumed by this Company under this contract:

Death while residing or being, or from any disease contracted while residing or being outside the Temperate Zones, or while personally engaged or employed, or from any accident or injury received while engaged or employed in making any aeronautic voyage or excursion, or in blasting, mining, or in any submarine operations, or in the manufacture, handling, use, custody or transportation of highly inflammable or explosive substances, or upon service on any ocean, sea, sound, inlet, river, lake or railroad, or in any military or naval service whatsoever in time of war, whether voluntary or otherwise, or as a member of any paid fire department, without the consent of this Company previously given in writing.

Or Death in the violation of law, or in consequence thereof, or after conviction of felony, or by self-destruction, except upon satisfactory proof that the Insured was so far insane as to destroy his responsibility therefor, or in a state of drunkenness, or from any accident or violence received while in that state, or

from any disease caused by stimulants, or narcotics and if delirium tremens, or any injury to or impairment of the health be caused by them; this Policy shall thereupon and thereby be wholly forfeited and terminated.

In each and every of the foregoing cases this Policy shall become and be null and void; but the Company will, upon surrender and satisfactory release hereof within one year thereafter and not otherwise, return to the Assured the then net reserve upon this Policy, computed upon the American Table of Mortality and three per centum compound interest, less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this Policy.

4. That in every case in which this Policy shall cease and determine or shall become and be null and void, all premiums paid and moneys or credits held on account of the same shall be forfeited to this Company, except as hereinafter provided.

5. That no assignment of this Policy shall be valid unless made in writing, and a duplicate or certified copy thereof be filed at the office of said Company; and any claim against this Company, arising under this Policy, made by an assignee or creditor, shall be subject to satisfactory proof of interest in the life insured, in due form, and to any breach of the conditions of this contract by any of the parties hereto, whether such breach exist prior or subsequent to any such assignment; and such proof of interest shall be a condition precedent to any right of action on this contract by or on behalf of such assignee, and this Company shall in no case be responsible for the validity of any assignment.

6. *Table of Paid-up Insurance referred to in this Policy and made a part thereof.*

To ascertain the amount for which this Policy will continue in force after two or more annual premiums have been paid, take the amount under the rated age and the annual premium per \$1,000 at which the policy was written, and opposite the figures showing the number of annual premiums paid, and multiply it by the number of thousands of dollars insured by this policy.

Thus, the Paid-up Insurance for which a Policy for \$5,000, written at age 35, would continue in force in case of failure to pay further premiums, after the payment of ten annual premiums, is $484 \times 5 = \$2,420$, after the payment of fifteen annual premiums is $742 \times 5 = \$3,710$.

The annual premium can be paid in semi-annual or quarterly installments only by special permission of the Company; and if, after the payment of two or more annual premiums, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus, the Paid-up Insurance for which a policy for \$2,500, issued at age 40, would continue in force after the payment of ten annual premiums is $486 \times 2.5 = \$1,215$. The payment of the eleventh annual premium would add \$125 to this amount; but the payment of the first semi-annual installment of the eleventh annual premium will add only one-half of that amount, less fractions of a dollar, or \$62; making the Paid-up Insurance, in case of the payment of ten annual premiums and one semi-annual installment of the eleventh annual premium, $\$1,215 + \$62 = \$1,277$.

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Paid-up Values—20 Payment Life.

NUMBER OF AN- NUAL PREMIUMS PAID.	AGE 20 & UNDER. PREMIUM, \$27.76.	AGE 21. PREMIUM, \$28.17.	AGE 22. PREMIUM, \$28.60.	AGE 23. PREMIUM, \$29.04.	AGE 24. PREMIUM, \$29.50.	AGE 25. PREMIUM, \$29.98.	AGE 26. PREMIUM, \$30.47.	AGE 27. PREMIUM, \$30.98.	AGE 28. PREMIUM, \$31.51.	AGE 29. PREMIUM, \$32.06.	AGE 30. PREMIUM, \$32.62.	AGE 31. PREMIUM, \$33.21.
2	\$26	\$26	\$28	\$30	\$30	\$32	\$34	\$34	\$36	\$38	\$38	\$40
3	82	82	84	86	88	88	90	92	94	96	96	98
4	138	138	140	142	144	144	146	148	150	152	154	154
5	192	194	196	198	200	200	202	204	206	208	210	210
6	246	248	250	252	254	254	256	258	260	262	264	264
7	300	302	304	306	308	308	310	312	314	316	318	318
8	354	356	358	360	362	362	364	366	368	370	372	372
9	408	410	412	412	414	414	416	418	420	422	424	424
10	462	464	466	466	468	468	470	472	474	476	478	478
11	516	518	520	520	522	522	524	526	528	530	530	532
12	570	570	572	572	574	574	576	578	580	582	582	584
13	624	624	626	626	628	628	630	632	634	636	636	638
14	678	678	680	680	682	682	684	686	688	688	688	690
15	732	732	734	734	736	736	738	738	740	740	740	742
16	786	786	786	786	788	788	790	790	792	792	792	794
17	840	840	840	840	842	842	842	842	844	844	844	846
18	892	892	892	892	894	894	894	894	896	896	896	896
19	946	946	946	946	946	946	946	946	948	948	948	948

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Paid-up Values—20 Payment Life.

NUMBER OF AN- NUAL PREMIUMS PAID.	AGE 32. PREMIUM, \$33.83.	AGE 33. PREMIUM, \$34.47.	AGE 34. PREMIUM, \$35.13.	AGE 35. PREMIUM, \$35.82.	AGE 36. PREMIUM, \$36.54.	AGE 37. PREMIUM, \$37.30.	AGE 38. PREMIUM, \$38.08.	AGE 39. PREMIUM, \$38.91.	AGE 40. PREMIUM, \$39.77.	AGE 41. PREMIUM, \$40.68.	AGE 42. PREMIUM, \$41.63.	AGE 43. PREMIUM, \$42.64.
2	840	842	844	844	846	848	848	850	850	852	852	852
3	98	100	102	102	104	106	106	108	108	110	110	110
4	156	158	160	160	162	164	164	166	166	168	168	168
5	212	214	216	216	218	220	220	222	222	224	224	224
6	266	268	270	270	272	274	274	276	276	278	278	278
7	320	322	324	324	326	328	328	330	330	330	330	330
8	374	376	378	378	380	382	382	382	382	382	382	382
9	426	428	430	430	432	434	434	434	434	434	434	434
10	480	482	484	484	484	486	486	486	486	486	486	486
11	534	534	536	536	536	536	536	536	536	536	536	586
12	586	586	588	588	588	588	588	588	588	588	588	588
13	638	638	640	640	640	640	640	640	640	640	640	640
14	690	690	690	690	690	690	690	690	690	690	690	690
15	742	742	742	742	742	742	742	742	742	742	740	740
16	794	794	794	794	794	794	794	794	794	794	792	792
17	846	846	846	846	846	846	846	846	846	846	844	844
18	896	896	896	896	896	896	896	896	896	896	896	896
19	948	948	948	948	948	948	948	948	948	948	948	948

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Paid-up Values—20 Payment Life.

NUMBER OF AN- NUAL PREMIUMS PAID.	AGE 44. PREMIUM, \$43.65.	AGE 45. PREMIUM, \$44.88.	AGE 46. PREMIUM, \$46.01.	AGE 47. PREMIUM, \$47.27.	AGE 48. PREMIUM, \$48.61.	AGE 49. PREMIUM, \$50.03.	AGE 50. PREMIUM, \$51.54.	AGE 51. PREMIUM, \$53.16.	AGE 52. PREMIUM, \$54.88.	AGE 53. PREMIUM, \$56.71.	AGE 54. PREMIUM, \$58.68.	AGE 55. PREMIUM, \$60.79.
2	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$52	\$52	\$52	\$50
3	112	112	112	112	112	112	112	112	112	112	112	110
4	170	170	170	170	170	170	170	170	170	168	168	166
5	226	226	226	226	226	226	226	224	224	222	222	220
6	278	278	278	278	278	278	278	276	276	274	274	272
7	330	330	330	330	330	330	330	328	326	324	324	322
8	382	382	382	382	382	380	380	378	376	374	372	370
9	434	434	434	434	432	432	430	428	426	424	422	418
10	486	486	486	484	482	482	480	478	476	474	470	466
11	536	536	536	534	532	532	530	528	524	522	518	514
12	588	586	586	584	582	580	578	576	572	570	566	562
13	638	638	636	634	632	630	626	624	620	618	614	610
14	688	688	686	684	682	680	676	674	670	666	662	658
15	738	738	736	734	732	730	726	724	720	716	712	708
16	790	790	788	786	784	782	778	776	772	768	764	760
17	842	842	840	838	836	834	832	830	826	822	818	814
18	894	894	892	892	890	888	886	884	882	878	876	872
19	946	946	946	946	944	944	942	942	940	938	938	936

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Table of Cash Values referred to in this Policy and made a part thereof, to be paid upon its surrender in accordance with its terms.

To ascertain the Cash Value, take the value per \$1,000, as given in the column headed by the number of years the policy has been in force, opposite the rated age and the annual premium per \$1,000 at which the policy was written, and multiply it by the number of thousands of dollars insured under the policy.

Thus, the Cash Value of a policy for \$20,000, issued at age 35, at the end of 15 years, is $1405 \times 20 = \$28,100$; at the end of 30 years, is $2712 \times 20 = \$54,240$.

RATED AGE.	PREMIUM PER \$1,000.	CASH VALUES PER \$1,000 AT END OF YEARS STATED.												
		10 YEARS.	15 YEARS.	20 YEARS.	25 YEARS.	30 YEARS.	35 YEARS.	40 YEARS.	45 YEARS.	50 YEARS.	55 YEARS.	60 YEARS.	65 YEARS.	70 YEARS.
20	\$37.76	\$173	\$301	\$453	\$548	\$602	\$657	\$712	\$763	\$809	\$850	\$890	\$930	\$962
21	28.17	177	307	462	558	613	668	723	773	818	858	898	938	968
22	28.60	181	313	471	578	634	689	743	793	838	878	918	958	988
23	29.04	185	319	480	588	644	699	753	803	848	888	928	968	998
24	29.50	189	325	489	598	654	709	763	813	858	898	938	978	1008
25	29.98	193	332	498	602	657	712	763	809	850	890	930	970	1000
26	30.47	197	339	508	613	668	723	773	818	858	898	938	978	1008
27	30.98	201	346	518	624	679	733	782	826	866	906	946	986	1016
28	31.51	205	353	528	635	690	743	791	834	874	914	954	994	1024
29	32.06	209	360	538	646	701	753	800	842	882	922	962	1002	1032
30	32.62	214	367	548	657	712	763	809	850	890	930	970	1010	1040
31	33.21	219	374	558	668	723	773	818	858	898	938	978	1018	1048
32	33.83	224	381	569	679	733	782	826	866	906	946	986	1026	1056
33	34.47	229	389	580	689	743	791	834	874	914	954	994	1034	1064
34	35.13	234	397	591	699	753	800	842	882	922	962	1002	1042	1072
35	35.82	239	405	602	712	763	809	850	890	930	970	1010	1050	1080
36	36.54	244	413	613	723	773	818	858	898	938	978	1018	1058	1088
37	37.30	249	421	624	733	782	826	866	906	946	986	1026	1066	1096
38	38.08	254	429	635	743	791	834	874	914	954	994	1034	1074	1104
39	38.91	259	437	646	753	800	842	882	922	962	1002	1042	1082	1112
40	39.77	264	445	657	763	809	850	890	930	970	1010	1050	1090	1120
41	40.68	269	453	668	773	818	858	898	938	978	1018	1058	1098	1128
42	41.63	274	460	679	782	826	866	906	946	986	1026	1066	1106	1136
43	42.64	279	468	690	791	834	874	914	954	994	1034	1074	1114	1144
44	43.65	284	475	701	800	842	882	922	962	1002	1042	1082	1122	1152
45	44.82	289	482	712	809	850	890	930	970	1010	1050	1090	1130	1160
46	46.01	294	489	723	818	858	898	938	978	1018	1058	1098	1138	1168
47	47.27	299	496	733	826	866	906	946	986	1026	1066	1106	1146	1176
48	48.61	304	503	743	834	874	914	954	994	1034	1074	1114	1154	1184
49	50.03	306	509	753	842	882	922	962	1002	1042	1082	1122	1162	1192
50	51.54	312	515	763	850	890	930	970	1010	1050	1090	1130	1170	1200
51	53.16	316	520	773	860	898	938	978	1018	1058	1098	1138	1178	1218
52	54.88	320	525	782	870	906	946	986	1026	1066	1106	1146	1186	1226
53	56.71	323	529	791	880	914	954	994	1034	1074	1114	1154	1194	1234
54	58.68	326	533	800	890	922	962	1002	1042	1082	1122	1162	1202	1242
55	60.79	329	537	809	899	930	970	1010	1050	1090	1130	1170	1210	1250

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that the above are in all respects fair and true answers to the foregoing questions; and it is agreed by the undersigned that this Application and the several answers, warranties and agreements herein contained shall be the basis of, a part of the consideration for, and a part of the Contract of Insurance, and that no statement or declaration made to any Agent, Solicitor, Canvasser, Examiner, or any other person, and not contained in this Application, shall be taken or considered as having been made to, or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof; and that if there be, in any of the Answers herein made, any fraud, untruth, evasion, or concealment of facts, then any Policy granted upon this Application shall be null and void, and all payments made thereon shall be forfeited to the Company. It is agreed that the Policy hereby applied for shall, if granted, be held to be issued and delivered at Hartford, in the State of Connecticut, and shall be in all respects construed and determined in accordance with the laws of that State; and that the provisions in said Policy for its continuance as Paid-up Insurance for a specified amount in case of failure to pay premiums, are and shall be in substitution for and in waiver of the rights of all parties hereto under any law of any State relating to the lapse or forfeiture of policies of life insurance.

The Insured under this policy is a member of the Company; members share in its surplus as provided in its charter.

Notices of Premiums falling due are sent as regularly as possible, not as a matter of agreement, but for convenience only, and without any responsibility for omission or miscarriage.

Blanks for the several certificates required to be made in proof of death will be furnished upon request.

Number 000.

Age 35.

THE EQUITABLE LIFE INSURANCE COMPANY

OF IOWA.

Amount, \$10,000.

Premium, 386.10

PAID UP
INSURANCE
AFTER PREM-
IUMS HAVE
BEEN PAID
FOR.

3 YEARS	\$1500
4 "	2000
5 "	2500
6 "	3000
7 "	3500
8 "	4000
9 "	4500
10 "	5000
11 "	5500
12 "	6000
13 "	6500
14 "	7000
15 "	7500
16 "	8000
17 "	8500
18 "	9000
19 "	9500
20 "	10000

In Consideration of the applica-
tion for this policy, a copy of which
is attached hereto and made a part of
this contract, and the payment of *Three*

Hundred Thirty-Six and $\frac{10}{100}$ Dollars

on or before its delivery, and of the

annual premium of *Three Hundred*

Thirty-Six and $\frac{10}{100}$ Dollars at the

Company's office in the city of *Des*

Moines, Iowa, on or before the *First* day

of *August* in each year during the first

Twenty years of the continuance of this

policy.

THE EQUITABLE LIFE INSURANCE

COMPANY OF IOWA promises to pay, at

its said office, to the executors, admin-
istrators or assigns of *William Manning*,

the insured, of *Des Moines*, in the

county of *Polk*, and State of *Iowa*, the

sum of *Ten Thousand* Dollars, together with all paid-up additions, on

acceptance of satisfactory proofs of the death and cause of death of
said insured, the policy then being in full force, less any unpaid part
of the year's premium, and other indebtedness to the company on ac-
count of this policy.

THIS POLICY is issued subject to the provisions, requirements and
benefits stated on the second page hereof, which are hereby referred
to and made a part of this contract.

In Witness Whereof, THE EQUITABLE LIFE INSURANCE
COMPANY OF IOWA has, by its President or Vice President and Secre-
tary, signed and delivered this policy, in the city of *Des Moines*,
Iowa, this *First* day of *August*, A. D. One Thousand Eight Hun-
dred and *Ninety* one.

J. C. COMBINS,

Secretary.

F. M. HUBBELL,

President.

THE COMPANY
WILL LOAN
AFTER POLICY
HAS BEEN IN
FULL FORCE FOR

5 YEARS	\$ 498
6 "	604
7 "	720
8 "	840
9 "	968
10 "	1095
11 "	1230
12 "	1369
13 "	1514
14 "	1664
15 "	1819
16 "	1981
17 "	2149
18 "	2324
19 "	2506
20 "	2696

No Loan will be
made unless
the Policy is in
full force, nor
for a less sum
than \$25.00

EQUITABLE LIFE INSURANCE CO.

PROVISIONS, REQUIREMENTS AND BENEFITS

REFERRED TO ON THE FIRST PAGE HEREOF.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company, 111 Broadway, New York, or at any of its branches, or where, to agents producing receipts signed by the President or Secretary and countersigned by such agents; and if not paid as herein required, the policy shall lapse, and all premiums paid be forfeited to the Company, except as hereinafter provided.

PAID-UP INSURANCE.—If premiums for three or more full years of insurance have been paid in cash, and default is made in the payment of a subsequent premium, this policy shall continue as a full-paid, nonparticipating policy, for as many twentieth parts of the original sum insured as there shall have been complete annual premiums paid, except that if there be any indebtedness to the Company on account of this policy, such indebtedness, unless paid, shall first be deducted from the legal reserve on the policy, and the full-paid insurance shall be such sum as the remainder of the reserve, used as a single premium, will purchase at the Company's regular rates.

RESTORATION OF POLICY.—In case of default in the payment of any premium before three full year's premiums have been paid on this policy, it may be restored within one year from date of such default, or in the event of its reduction by reason of default in the payment of any premium after three years, it may be restored to its original amount at any time, upon furnishing satisfactory evidence of good health, and refunding to the Company any indebtedness that may have been deducted from the reserve on the policy at time of its reduction, and the payment of all past due premiums, with interest.

DIVIDENDS.—Beginning with the payment of the third annual premium, and annually during its continuance, except in case of its reduction by reason of nonpayment of premium, this policy shall share in the surplus, as apportioned by the Company.

LOANS.—On satisfactory assignment of this policy, as security, the Company will loan one-half of the legal reserve—except that no loan will be made until the policy shall have been in force at least five years; nor for a less sum than twenty-five dollars.

INDISPUTABILITY.—After two years from date, the only conditions binding upon the holder of this policy are the agreements as to habits, military and naval service, and that the premiums shall be paid as required; and if the age is not correctly stated in the application, the amount of insurance shall be adjusted according to the correct age. In all other respects, the payment of any sum due under this policy, at maturity, shall be indisputable.

NOTICE.

POWERS OF AGENTS.—No agent has power, on behalf of the Company, to make, alter or discharge contracts, waive forfeitures, name an extra rate for special risks, nor bind the Company in any way.

ASSIGNMENTS.—The Company will not notice any assignment of this policy until the original or a duplicate or a certified copy thereof shall be filed in the Company's home office. The original assignment and due proof of interest must be produced when the policy is presented for payment.

PLACE OF CONTRACT.—This policy is a contract, made and to be performed in the State of Iowa, and shall be construed according to the Laws of said State.

PROOFS OF DEATH.—In the event of the death of the insured, application should be made to the Company for a blank form of "Proofs of Death."

SPECIAL CONDITIONS.

OPTIONS.—This policy is issued on the *Investment Life plan* and the investment period shall be completed in twenty years from date. Upon the completion of the investment period, the policy then being in full force, the insured shall have choice of the following options; except that, if the policy has been continued as a paid-up policy, by reason of nonpayment of premiums, the reserve shall be fixed according to the amount of insurance actually in force.

EQUITABLE LIFE INSURANCE CO.

FIRST.—Surrender the policy, and receive, in cash, the full reserve, amounting to \$598.20, together with all paid-up additions, in full payment of same.

SECOND.—Or continue the policy and take paid-up insurance for the amount that all paid-up additions, used as a single premium, will then purchase at the Company's rates, provided that, if the total insurance exceeds the amount of the original policy, satisfactory evidence that the insured is in good health can be required; provided further, that the amount of insurance shall not exceed the largest sum then taken on a single life, and that, at the option of the Company, the total insurance shall not exceed that of the original policy.

THIRD.—Or surrender the policy, and apply the reserve—or the amount of the reserve and all paid-up additions to the purchase of an annuity for life.

FOURTH.—Or continue the policy, and receive, in cash, the amount of all paid-up additions, subsequent dividends to be paid in cash.

FIFTH.—Or continue the policy, converting all paid-up additions into an annuity for life.

NOTE.—Written notice should be given the Company, at least sixty days before the completion of the investment period, of the options decided upon; and unless such notice is received within six months thereafter, the fourth option only will remain in force; provided, however, that the option to surrender the policy for its full cash value may be exercised at the end of any five-year period after the completion of the investment period, and the right to exercise this option shall extend for six months from the end of each of such periods.

APPLICATION.

19. Do you agree that if, within two years from the date hereof, you shall engage in blasting, mining, submarine labor, aeronautic travel, the manufacture or handling of explosives, working upon trains on any railroad as engineer, fireman, brakeman, conductor of freight train; or as fireman putting up and handling electric wires; or in switching or coupling cars; or in ocean navigation; or in military or naval service in time of war, unless lawfully ordered into such service for the suppression of a riot; or shall take your own life, the policy issued hereon shall be void?

20. Do you agree that if you shall engage in said military or naval service after two years from the date hereof, without the written consent of the company, and in case of death while so engaged, the company shall be liable only for the then net reserve on said policy?

21. Do you agree that, should you indulge in the use of narcotics, malt or spirituous liquors, to such extent as to obviously impair your health, the company may, during your lifetime, cancel the policy herein applied for, upon payment, or tendering in payment to the legal holder, the then net reserve thereon, in full of all claims under it?

It is hereby declared and agreed, that the above are my own fair and true answers to the foregoing questions, without evasion or concealment, and that they, with the policy of said company, if one be issued, shall constitute the contract between the parties hereto.

20-Payment Life, Free Tontine Policy.

(20 Year Tontine Period.)

THE EQUITABLE LIFE ASSURANCE SOCIETY,

OF THE UNITED STATES.

No. 104840.

AGE 35.

AMOUNT; \$10,000.

PREMIUM, \$850.00.

In consideration of the written and printed application for this policy, which is hereby made a part of this contract, and of the payment in advance of *Three Hundred and Fifty Dollars*, and of the payment of the same amount, yearly thereafter, at the office of the Society in the City of New York, on the *First* day of *November*, during the continuance of this contract, does promise to pay to *Sarah Jones, if living; if not, then to her husband, Henry Jones*, his executors, administrators or assigns, at the office of the Society in the City of New York, *Ten Thousand Dollars* upon satisfactory proof of death of said *Henry Jones, of Oak Park, in the County of Cook, State of Illinois.*

NEW YORK, *March, 1892.*

WM. ALEXANDER,

Secretary.

HENRY B. HYDE,

President.

LIST OF PRIVILEGES.

THE DETAILS OF WHICH WILL BE FOUND IN THE APPLICATION.

This policy becomes incontestable two years from its date of issue. It provides for a Paid-up Policy after three years, for as many twentieths of the original Policy as complete annual premiums have been paid. It grants freedom of residence, travel and occupation after one year. It gives to *Henry Jones* a choice of six methods of settlement upon the COMPLETION OF THE TONTINE PERIOD, on the first day of November, 1912, namely:

I. The surrender of the Policy for its full value (consisting of the entire Reserve, amounting to \$5,266.50, together with the Surplus then apportioned by the Society), either in 1, Cash; 2, Paid-up Assurance; 3, A Life Annuity; or

II. The Continuance of the Policy, and the withdrawal of the accumulated surplus, either in Cash; 2, Paid-up Assurance. 3, an Annuity.

WM. ALEXANDER,

Secretary.

H. B. HYDE,

President.

APPLICATION FOR FREE TONTINE POLICY.

I hereby apply to the Equitable Life Assurance Society of the United States, for \$10,000 of assurance on my life, on the plan described in the "privileges" below, and known as the Free Tontine.

PRIVILEGES.

I. **INCONTESTABILITY.**—After two years from the date of issue, the only conditions which shall be binding upon the holder of the Policy are that he shall duly pay the premiums and observe the regulations of the Society as to age and service in war. In all other respects, if the Policy matures after the expiration of the said two years, the Policy shall be **INDISPUTABLE**.

II. **NONFORFEITURE**—If premiums upon the Policy, for not less than three complete years of assurance, shall have been duly received by the Society, and default shall be made in payment of a subsequent premium, the Policy may be surrendered for a nonparticipating paid-up Policy, for the entire amount which the full reserve on the Policy, according to the present legal standard of the State of New York, will then purchase as a single premium, calculated by the regular table for single premium policies, now published by the Society; providing, that the Policy be returned to the Society duly receipted within six months after the date upon which the last premium in default has fallen due; otherwise the Policy shall cease and determine and all premiums paid thereon shall forfeit to the Society.

III. **FREEDOM OF TRAVEL AND OCCUPATION.**—After one year from the registration date of issue of the Policy there are no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a permit has been previously obtained. In case of death from service in war without such permit the net reserve of the Policy (computed according to the American Experience Table of Mortality, taking interest at four per centum per annum) will be paid.

IV. **FACILITY IN MAKING PAYMENTS.**—Although all premiums are due in the City of New York, payments may be made at other places on or before the due dates to persons authorized to receive the same, on the production of the Society's receipt therefor, signed by its Secretary, and countersigned by the authorized person to whom the payment is made. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable in semi-annual or quarterly installments, but in such case that part of the full year's premium, if any, which remains unpaid at the maturity of this contract shall be deducted from the amount of the claim.

V. **ADMISSION OF AGE.**—The age of the person upon whose death the Policy matures will be admitted in advance by the Society on due proof, and after being thus admitted no deduction shall be made to adjust the amount of assurance which at the correct age would have been purchasable with the premium paid.

VI. **TONTINE PROFITS.**—At the end of the Tontine Period, if the person proposed for assurance be then living, and the Policy in force, the Policy shall participate in the accumulated surplus derived from policies on the Free Tontine plan, both existing and discontinued, as it may then be apportioned by the Society.

VII. **CHOICE OF PRIVILEGES AT THE END OF THE TONTINE PERIOD.**—The Policy may then be surrendered for its full value, consisting of the entire Reserve and the Surplus then apportioned by the Society, either in 1, Cash, or, 2, Paid-up Assurance, or, 3, an Annuity for Life.

Or, if the Policy is not an endowment maturing at the end of the Tontine Period, it may be continued and the Surplus taken—either in 1 Cash, or, 2 Paid-up Assurance (to be added to the Policy), or, 3 an Annuity (to reduce or extinguish premiums if still payable).

FREE TONTINE APPLICATION.

Is it agreed that for one year after the date of issue of the Policy, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments: blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the Policy void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date hereof, are not risks assumed by the Society in the contract?

It is hereby agreed (1) that all the foregoing statements and answers, as well as those made, or to be made, to the Society's Medical Examiner, are warranted to be true, and are offered to the Society as a consideration of the contract, which shall not take effect until the first premium shall have been paid during the life and good health of the person herein proposed for assurance. (2) That in consideration of the privileges as to paid-up assurance stated on the reverse side of this application, that all right or claim to temporary assurance or any other surrender value than that provided in the said privileges, are hereby specially waived and relinquished, whether required by the statute of any State or not; and that, at the end of the Tontine Period, for all paid-up assurance, in excess of the amount of the original Policy, or issued in lieu of a Matured Endowment, a satisfactory medical certificate shall be furnished to the Society. (3) That in any distribution of surplus or profits, the principles and methods which may be adopted by the Society for such distribution and its determination of the amount belonging to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such Policy.

20-Year Indemnity Bond.

No. 165,372.

AGE, 35.

SAMUEL BORROW, *2d Vice-Pres't.* JAMES W. ALEXANDER, *Vice-Pres't.*
 WILLIAM A. HENDERSON, *Sec'y.* GEORGE W. PHILLIPS, *Actuary.*
 GEO. T. WILSON, *Asst. Sec'y.* EDWARD W. SCOTT, *3d Vice-Pres't.*
 J. G. VAN CISE, *Asst. Actuary.* THOS. D. JORDAN, *Comptroller.*
 JAMES B. LORING, *Registrar.* S. D. RIPLEY, *Treas.*
 HENRY B. HYDE, *President.*

AMOUNT, \$10,000.

PREMIUM, \$500.

KNOW ALL MEN BY THESE PRESENTS THAT

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

In consideration of the written and printed subscription for this bond, which is hereby made a part of this contract of Assurance and of the payment of *Five Hundred Dollars* annually in advance, on or before the *first day of May* during the continuance of this contract, promises to pay on the first day of May, in the year *Nineteen Hundred and Ten*, to *Henry Jones, of Oak Park, Cook Co., Illinois*, *One Thousand Dollars*, together with the *Surplus* then to be apportioned to this bond by the Society. On in the event of the death of the said *Henry Jones* before the maturity of this bond, the Society covenants and agrees to release the beneficiary from the payment of all further installments, and hereby promise to pay immediately upon the receipt of satisfactory proof of death, the face value of this bond (\$10,000) to his wife, *Sarah Jones*, if living; if not, then to his Executors, Administrators or Assigns.

NEW YORK, the *First day of May, 1890.*

HENRY B. HYDE,

WM. ALEXANDER,

President.

Secretary.

NOTICE.—No person except one of the Executive Officers named above is authorized to make, alter or discharge contracts or waive forfeitures.

NOTE.—The annual premium rates on these Bonds are Ages 20 to 40 inclusive \$50 per thousand. Ages 41 to 45 \$1 each year is added until age 50, when it is \$60, then increasing \$2 a year, beginning at \$62 for age 51, to \$80 at age 60.

EQUITABLE LIFE ASSURANCE SOCIETY.

EXTENSION AND INTEREST GUARANTEE

On the maturity of this Bond, or on the death of the assured if prior thereto and while the Bond is in force, its PAYMENT MAY BE DEFERRED during the pleasure of the beneficiary, and the Society will guarantee interest annually thereon at the rate prescribed by the laws of the State of New York as the standard of computation for the reserves of life assurance companies; provided, that when the payment of the Bond is demanded it shall be at a date upon which interest falls due. And the surplus then apportioned may be drawn in CASH, or may be ADDED TO THE BOND and bear interest therewith. Or,

The payment of the Bond at maturity may be deferred UNTIL THE DEATH OF THE PERSON WHOSE LIFE IS ASSURED, in which case the Society will guarantee an annual income thereon which shall be equal to FOUR PER CENT on the principal of the Bond; and the surplus apportioned in addition to this guaranteed income shall be drawn in cash.

NONFORFEITURE CLAUSE

At any time after three annual installments have been paid on this Bond it may be surrendered for a nonparticipating paid-up Bond FOR AS MANY TWENTIETHS of its principal amount as complete annual installments have been paid, providing this Bond be returned to the Society duly receipted within six months after default in the payment of an installment due.

LIST OF ASSURANCE PRIVILEGES, THE DETAILS OF WHICH WILL BE FOUND IN THE SUBSCRIPTION.

This Bond becomes INCONTESTABLE two years from its date of issue. It grants freedom of residence, travel and occupation after one year. At maturity, if the person whose life is assured be then living, and if the proceeds of the Bond are neither withdrawn in cash nor extended at interest, the entire value of the Bond and Surplus may be converted into an ANNUITY FOR LIFE. Or may (subject to a satisfactory certificate of good health) be converted into a PAID-UP POLICY OF LIFE ASSURANCE.

SUBSCRIPTION FOR EQUITABLE BOND.

I HEREBY APPLY FOR AN INDEMNITY BOND OF THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES ON THE PLAN DESCRIBED IN THE FOLLOWING:

PRIVILEGES.

I. INCONTESTABILITY.—After two years from the date of issue, the only condition which shall be binding upon the holder of the Bond are that he shall duly pay the INSTALLMENTS as they shall fall due thereon and observe the regulations of the Society as to age and service in war. In all other respects, if the Bond matures after the expiration of the said two years, it shall be INDISPUTABLE.

II. NONFORFEITURE.—If installments for not less than three complete years shall have been duly received by the Society, and default shall be made in the payment of a subsequent installment, the Bond may be surrendered for a nonparticipating paid-up Bond for as many fifteenths (in the case of a 15-year Bond)

EQUITABLE LIFE ASSURANCE SOCIETY.

or as many twentieths (in the case of a 20-year Bond) of its face value as complete annual installments have been paid; providing the bond be returned to the Society duly receipted within six months after the date upon which the last installment in default has fallen due; otherwise the Bond shall cease and determine and all installments paid thereon shall forfeit to the Society.

III. **Freedom.**—After one year from the register date of issue of the Bond, there are no restrictions upon travel, residence or occupation; except that military service in time of war is forbidden unless a permit has been previously obtained. In case of death from service in war without such permit the net reserve of the Bond (computed according to the American Experience Table of Mortality, taking interest at four per centum per annum) will be paid.

IV. **FACILITY IN PAYING INSTALLMENTS.**—Although all installments are due in the City of New York, and failure to pay the same when due will terminate the Bond, payments may be made at other places, on or before the due dates, to persons authorized to receive the same, on the production of the Society's receipt therefor, signed by its Secretary, and countersigned by the authorized person to whom the payment is made.

V. **ADMISSION OF AGE.**—The age of the person upon whose death the Bond matures will be admitted in advance by the Society on due proof, and after being thus admitted no deduction shall be made to adjust the amount of assurance which at the correct age would have been purchasable with the installment paid.

IN CASE OF SUBSCRIBER'S DEATH BEFORE MATURITY OF BOND.

VI. **IMMEDIATE PAYMENT.**—In the event of the death of the person whose life is assured before the maturity of the Bond, its face value, providing the Bond shall then be in force, becomes payable at the office of the Society in New York, immediately upon receipt of satisfactory proofs of death with the Bond duly receipted.

VII. **EXTENSION.**—Or, in lieu of the above, the Society will extend the Bond and allow interest upon it annually thereafter.

IN CASE BOND MATURES DURING SUBSCRIBER'S LIFETIME.

VIII. **PROFITS.**—At the maturity of the Bond, if the person whose life is assured, be then living, the Bond shall participate in the accumulated Surplus derived from bonds and policies of the Free Tontine plan, both existing and discontinued, as may then be apportioned by the Society.

IX. **OPTIONS.**—The Society will then pay the face of the Bond and the Surplus then apportioned by the Society, immediately upon receipt at its office in New York of the Bond duly receipted. Or, the Society will extend the Bond and allow interest upon it annually thereafter. In the latter case, the SURPLUS may be added to the Bond and will bear *interest as well as the principle*; or the SURPLUS may be withdrawn and the face value of the bond be extended.

X. **ASSURANCE PRIVILEGES.**—Or, in lieu of the above, the entire value of the Bond and Surplus may be converted into an Annuity for Life, or, may (subject to a satisfactory certificate of good health) be merged into a Paid-up Policy of Life Assurance.

EQUITABLE LIFE ASSURANCE SOCIETY.

IS IT AGREED THAT IN CONSIDERATION OF THE PRIVILEGES as to paid-up assurance provided for under this subscription, all right or claim to temporary assurance or any other surrender value than that provided in the said PRIVILEGES, are hereby specially waived and relinquished, whether required by the statute of any State or not?

IS IT AGREED THAT FOR ONE YEAR AFTER THE DATE OF ISSUE OF THE BOND, travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments, namely: Blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat or other vessel or boat, will render the Bond void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date hereof, are not risks assumed by the Society in the contract.

I HEREBY AGREE that all the foregoing statements and answers, as well as those made or to be made to the Society's Medical Examiner, are warranted to be true, and that this contract shall not take effect until the first INSTALLMENT shall have been paid during my good health.

Dividend Tontine Bond Policy.

No. 986,432. Maturing after 20 years. AMOUNT, \$10,000.00
AGE, 35 YEARS. PREMIUM, \$474.20

THE GERMANIA LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

In Consideration of the representations made to them in the Application for this policy, and of the payment to them of the premium of *Four Hundred and Seventy-Four Dollars and twenty cents*, by *Emma R. Flitcroft*, wife of *Allen F. Flitcroft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, and of the payment upon the receipt of the Secretary of the Company, of a like amount on or before noon of the *first day of January* in every year during the continuance of this Policy

Do hereby Promise and Agree to pay at their office in the City of New York, the sum of *Ten Thousand Dollars* to the said *Allen F. Flitcroft* on the *first day of January*, *nineteen hundred and nine*, at noon if he shall then be living; or, in case of his previous death, upon due notice and proof thereof, to the said assured, for her sole use, if living at the time of his death, or if not living at that time, to his children, or their guardian, for their use, or if he should leave no children, to his executors, administrators or assigns (upon due proof of the interest of the claimant in this Policy if the same shall be at the time held by an assignee or as security.)

It is also agreed that if this Policy shall, after three or more whole years premiums shall have been paid, become void by non-payment of premium, the Company will, on due surrender of this Policy and all additions thereto, if such surrender shall be made within six months after this Policy shall thus have become void, issue a nonparticipating Policy of paid-up insurance payable at the same time and under the same conditions as this Policy, for as many twentieths of the amount of this Policy as there shall have been whole years' premiums paid.

This Policy is issued, and the same is accepted by the said assured, upon the express Conditions and Agreements printed on the back hereof, which are hereby referred to and made a part hereof.

In Witness Whereof, the said THE GERMANIA LIFE INSURANCE COMPANY have, by their President and Secretary executed

GERMANIA LIFE INSURANCE CO.

this Contract at New York, on this *First* day of *January*, one thousand eight hundred and *eighty-nine*.

HUBERT CILLIS,

Secretary.

HUGO WESENDONCK,

President.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

This Policy shall be null and void and of no effect if the Company shall not be liable for the payment of the sum assured, or any part thereof, but all premiums previously paid shall be the absolute property of the Company, without any account whatever to be rendered therefor.

PERMANENT CONDITIONS.

1. **PAYMENT OF PREMIUMS.**—If the premiums mentioned within, or any of them, shall not be paid on or before noon of the several days stipulated for the payment thereof respectively, or within three days thereof respectively.

(Agents holding an appointment from the Company are authorized to receive premiums at or before the time when due, only upon production and delivery of the receipt of the Secretary of the Company, but not to make, alter or discharge contracts or waive forfeitures.)

2. **SERVICE IN WAR.**—If the person upon whose life insurance is taken shall enter into any service in war; but in case of death in, or in consequence of such service after three or more full years' premiums shall have been paid, the net reserve of this Policy (computed according to the Actuaries Table of Mortality, with interest at 4 per centum per annum), will be paid.

TEMPORARY CONDITIONS.

3. **TRAVEL AND RESIDENCE.**—If within three years from the date hereof, the said assured shall visit, between the first day of July and the first day of November, those parts of the United States which lie south of Virginia, Kentucky, Missouri and Kansas, or pass beyond the limits of the United States, excepting into the territory lying in America north of the United States; or enter upon a voyage upon the high seas, except coastwise within the same latitudes and between the same days of the year; within and between which the said assured is at liberty to be or reside by the terms of this Policy; but permission is hereby given to the said assured to travel at any time between those parts of the United States in which he or she is at liberty to be by the terms of this Policy, and the ports of Europe, and to travel and reside in Europe.

4. **OCCUPATION.**—If within three years from the date hereof, the said assured shall enter upon service on any Sea, Sound, Inlet, River, Lake or Railroad as a mariner, engineer, fireman, conductor or laborer in any capacity; or, in the manufacture, handling or transportation of inflammable or explosive substances; or, in submarine operations or mining.

5. **SUICIDE.**—If within three years from the date hereof, the person aforesaid shall die by suicide, or by his or her own hand, or in consequence of an attempt to commit suicide, or to take his own life, whether sane or insane at the time.

6. **UNTRUE STATEMENTS.**—If within three years from the date hereof, the Company discover and give notice to the said assured of the untruth in any respect of the representations made in the application for this Policy, upon the faith of which this contract is made.

AGREEMENTS.

It is agreed that this Contract shall become valid only by delivery of this Policy, and upon payment of the first premium due during the continued good health of the person upon whose life insurance is taken.

It is also agreed that this Policy, together with all other Dividend Tontine Policies, the Dividend Tontine period of which terminates in the same calendar year, shall form a special Dividend Class, and that the said assured, if the person upon whose life insurance is taken shall be living at noon of the first day of January, nineteen hundred and nine, and if this Policy be then in force for its full amount, shall then, with all the other assured of the same Class whose Policies are then in force for their full amounts, share in the apportionment of the Dividend Fund accrued to the said Class, and also after such apportionment

shall, while this Policy shall remain in force for its full amount, be entitled to a participation in the profits of the Company according to its Charter.

It is also agreed that upon due surrender of this Policy on the day last above mentioned, or within sixty days thereafter, the Company will pay to the legal owner, if this Policy be then in force for its full amount, the sum of *Ten Thousand Dollars*.

It is also agreed, by the said assured, that written notice shall be given to the Company of any assignment of this Policy.

APPLICATION.

It is hereby declared and agreed, that all the statements and answers to the printed questions written above, which, together with this Declaration of Agreement, constitute an application to the GERMANIA LIFE INSURANCE COMPANY of New York, for an insurance of *Ten Thousand Dollars*, upon the life of *Henry R. Brown*, are offered to the said Company as a consideration of the contract applied for; each of which statements and answers, whether written by his or her own hand or not, every person whose name is hereto subscribed adopts as his or her own, admits to be material, and warrants to be full, complete and true, and to be the only statements given to the Company in reply to its inquiries, and upon which, should the insurance applied for be granted, the Company's contract will be founded. And this application is submitted to the said Company, with the following express covenants and agreements: *First*, That it will constitute no contract of insurance, until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application; *Second*, That if the insurance applied for be granted by the said Company, the Policy, if accepted, will be accepted subject to all the conditions and stipulations contained in the Policy, and that the entire contract contained in the said Policy, and in this application taken together shall be construed and interpreted, as a whole, and in each of its parts and obligations, according to the charter of the said Company and the laws of the State of New York, the place of the contract being expressly agreed to be the principal office of the said Company in the City of New York; *Third*, That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

20-Payment Life Dividend Endowment.

(RETURN PREMIUM AFTER TEN YEARS).

No. 97,566.

Amount, \$10,000

THE HOME LIFE INSURANCE COMPANY.

Age, 35.

Premium, \$366.80.

BY THIS POLICY OF ASSURANCE,

In Consideration of the written and printed application for this policy, which is hereby made a part of this Contract, and of the payment in advance of *Three Hundred and Sixty-Six Dollars and eighty cents*, and of the payment of the same amount to be made thereafter, at the office of the said Company, in the City of New York, on or before noon of the *First day of January* in every year during the continuance of this Contract until premiums for twenty full years shall have been duly paid to said Company, does insure the life of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, hereinafter called the insured in the amount of *Ten Thousand Dollars*, and does promise to pay the sum assured to *his wife Mary Doe*, or if she shall not survive him, to his Executors, Administrators or Assigns, at the office of the said Company in the City of New York, upon receipt and approval of proofs of the death of the said insured during the continuance of this Policy, deducting therefrom any indebtedness, to the Company under this Contract.

And further agrees, that the provisions, requirements and benefits printed or written by the said Company upon the back of this Policy are a part of this Contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has, by its President or Vice-President and Secretary, signed and delivered this Contract at the City of New York, in the State of New York, this *first day of January*, one thousand eight hundred and *ninety-one*.

GEORGE E. IDE,

Secretary.

CHAS. A. TOWNSEND,

President

NOTE.—This Policy contains no restrictions as to residence or travel.

HOME LIFE INSURANCE CO.

PROVISIONS, REQUIREMENTS AND BENEFITS.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the insured under this policy are that the premiums shall be paid at the times and place, and in the manner stipulated, and that the requirements of the Company as to age, and Military or Naval Service in time of war, and as to the wearing of a truss, if ruptured, shall be observed, and that in all other respects, if this policy shall become a claim after the expiration of the said two years, the payment of the sum insured by this policy shall not be disputed.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the city of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President, Vice President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company except as hereinafter provided.

NONFORFEITURE.—After three full annual premiums have been paid upon this Policy, the Company will upon the legal surrender thereof on default in payment of any premium, or within six months thereafter, issue a nonparticipating Policy without return of premium, for paid-up insurance, payable as herein provided for as many ~~Twenty~~ ^{Twenty} years of the amount assured hereby as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this Contract.

SURRENDER.—This Policy may be surrendered at the expiration of twenty years from the date of issue, if then in force, and the full amount of the legal reserve according to the present standard of the State of New York, which will be \$5,393.10, less any indebtedness to the Company, will be paid therefor in cash (in addition to the Dividend Endowment as provided below). Or the policy may be continued, and a new Dividend Endowment term of any multiple of five years may be entered upon.

DIVIDEND ENDOWMENT.—Each and every Dividend of Profits which may be made on this Policy, shall be retained by the Company, and be applied to the purchase of SIMPLE ENDOWMENTS in favor of the holder thereof, which shall mature and be payable only at the expiration of ~~Twenty~~ ^{Twenty} years from the date thereof, if this Policy be then in force, at which time the ACCUMULATIONS shall be payable in Cash, or if preferred, in additional Insurance if the Insured is in sound health, or in the purchase of an Annuity.

PREMIUM LOANS.—After the premiums have been paid on this Policy for ten years the Company will loan to the holder of the Policy (to enable him to continue it in force) the amount of any subsequent premium or premiums, within the Dividend Endowment period, as the same shall become due; provided there is no other indebtedness to the Company under this Contract, and provided interest at the rate of 6 per cent per annum is paid annually in advance upon all such loans. The aggregate amount of any such loans and all interest accrued or unpaid upon the same shall be deducted from the proceeds of this Policy in any settlement thereof or of any benefit thereunder.

RETURN OF PREMIUMS.—If this Policy shall become a claim by death occurring within the Dividend Endowment period above specified, and subsequent to the First day of January, nineteen hundred and one, all the premiums due on and after said date and paid, whether in cash or by premium loan as above, will be returned and paid with the amount of the Policy.

ASSIGNMENTS.—Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

HOME LIFE INSURANCE CO.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract of Insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

GUARANTEED CASH VALUE.—If this Policy, duly receipted by the insured and the beneficiaries thereunder, be surrendered at the office of the Company in the City of New York within six months after the expiration of the fifth or any subsequent year for which the premium has been paid, the Company will pay the cash values specified in the following table, less any indebtedness to the Company:

5th year, \$ 987.80	9th year, \$1,932.10	13th year, \$3,099.00	17th year, \$4,298.70
6th " 1,209.90	10th " 2,191.70	14th " 3,328.70	18th " 4,648.30
7th " 1,441.20	11th " 2,461.00	15th " 3,689.80	19th " 5,012.50
8th " 1,681.90	12th " 2,739.90	16th " 3,962.80	20th " 5,898.10

APPLICATION.

Have you ever traveled or resided, or do you now contemplate travel or residence at any future time, in the Torrid Zone or Mexico? State particulars.

Is it understood and agreed that, in consideration of the provisions made in the Policy as to paid-up insurance, all right or claim to any other surrender value than that so provided, whether provided by the statute of any State or not, is hereby relinquished, and that, in case of understatement of age, the amount payable shall be the insurance that the actual premium paid would have purchased at the true age of the insured?

Is it agreed that for two years after the date of issue of the Policy, engagement in any of the following occupations or employments: Blasting, mining, submarine labor, aeronautic ascensions, arctic explorations, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, and self-destruction, while sane or insane, and death in consequence of a duel or criminal violation of law, will render the Policy void? Is it also agreed that during the continuance of the Policy the applicant will not engage in military or naval service in time of war without first obtaining permission of this Company, and, if ruptured, will continuously wear a suitable truss?

I certify that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition and a satisfactory subject for life insurance.

I also agree that all the foregoing statements and answers, as well as those that I make or shall make to the Company's Medical Examiner, in continuation of this Application are by me warranted to be true and are offered to the Company as a consideration of the contract, which shall not take effect until the first premium shall have been paid and the Policy shall have been delivered during my life and continuance in good health.

I also further expressly agree to accept the contract, contained in such Policy and in this application, under the condition that it is a contract made and completed in the State of New York and to be construed only by the laws thereof.

NOTE.—The entire combined actuarial 4 per cent reserve is guaranteed as a cash surrender value at the end of the fifth year and annually thereafter on this Policy.

Deferred Annuity Bond.

No. 98,763.

Age, 35.

THE HOME LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$476.00.

In consideration of the written and printed application for this bond, which is hereby made a part of this contract, and of the payment in advance of *Four Hundred and Seventy-Six* Dollars and cents, and of the payment of the same amount to be made thereafter, at the office of the said Company, in the City of New York, on or before noon of the *Twelfth* day of *December*, in every year during the continuance of this contract, until premiums for *twenty* full years shall have been duly paid to said Company.

Promises to pay at its office in the City of New York, to *John Doe*, of New York, in the County of *New York*, State of *New York*, an annuity of *One Thousand Dollars* for every year after *twenty* years from the date hereof during the remaining lifetime of the said *John Doe*, in equal annual payments of *One Thousand Dollars* each commencing on the *Twelfth* day of *December*, A. D., one thousand nine hundred and *eleven*, and terminating with the last annual payment preceding death.

And further agrees that the provisions, requirements and benefits printed or written by the said Company upon the back of this Bond are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has, by its President, or Vice-President and Secretary, signed and delivered this contract at the city of New York, in the State of New York, this *Twelfth* day of *December*, A. D., one thousand eight hundred and *ninety*.

GEO. E. IDE,
Secretary.

CHAS. A. TOWNSEND,
President.

HOME LIFE INSURANCE CO.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the City of New York, but will be accepted elsewhere, when duly made in exchange for the Company's receipt signed by the President, Vice President or Secretary. Notice that each and every such payment is due at the date named in bond, is given and accepted by the delivery of this bond, and any further notice required by any statute is thereby expressly waived. If this bond shall become void by nonpayment of premium, or by the death of the said John Doe, all payments previously made shall be forfeited to the Company, except as hereinafter provided.

NONFORFEITURE.—After three full annual premiums have been paid upon this bond, the Company will, upon the legal surrender thereof on default in payment of any premium, or within six months thereafter, issue a nonparticipating bond for paid-up annuity, payable as herein provided for as many *twenty-fifths* of the annuity secured by this bond as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this contract.

RETURN OF PREMIUMS.—In case of the death of the said John Doe occurring within the dividend endowment period herein specified, all the premiums received during said period shall be paid to his executors, administrators or assigns.

SURRENDER.—This bond may, if desired, be surrendered at the expiration of *twenty* years from the date of issue, if then in force; and the full amount of the legal reserve according to the present standard of the State of New York, which will be \$10,978.00, less any indebtedness to the Company, will be paid therefor in cash, (in addition to the Dividend Endowment as provided below), or may be exchanged for a bond of annuity for a limited number of years, of such an amount as said cash value and accumulated dividends will provide. Notice that the holder of this bond desires to avail himself of either of these options must be given to the Company at least 60 days prior to the above date.

DIVIDEND ENDOWMENT.—Each and every dividend of profits which may be made on this bond shall be retained by the Company and be applied to the purchase of SIMPLE ENDOWMENTS in favor of the holder thereof, which shall mature and be payable only at the expiration of *twenty* years from the date hereof, if this bond be then in force, at which time the ACCUMULATIONS shall be applied to the purchase of an additional annuity (or if preferred may be drawn in cash).

IDENTITY.—Satisfactory evidence that the person on whose life this annuity is granted is alive, shall be furnished to the Company at every payment of this annuity, and no payment will be made until such evidence shall have been received.

ASSIGNMENTS.—Any assignment of this bond must be made in duplicate, and both copies must be sent to the home office for consent and record, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of an assignment.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this bond.

Term Policy

THE HOME LIFE INSURANCE COMPANY

APPLICATION.

The amount to be paid into the said Company and which is to be definitely the property of THE HOME LIFE INSURANCE COMPANY is :

Four Hundred and Seventy-Six Dollars annually for twenty years, with the provision that in case of the death of the person on whose life the annuity is granted within the said twenty years, all premiums actually due and paid to the Company shall be returned and paid to John Doe, his executors, administrators, or assigns.

The periodical amount of the annuity to be paid by the Company until the death of the person during whose life the annuity is to be paid and without payment of any fractional amount after the last periodical payment, is *One Thousand Dollars.*

The persons applying for this annuity hereby understand, warrant and agree that any untrue or fraudulent statement in this application concerning the identity or age of the person during whose life the annuity is to be paid, shall vitiate the annuity and forfeit to the Company the amount paid in as described in paragraph 6. And it is also understood and agreed that by the terms of this bond the period of payments is to cover the entire number of years selected at the expiration of which time the annuity period commences—and the first payment of such annuity by the Company is to be made at the end of the first year of this annuity period, and it is also agreed that satisfactory evidence that the person on whose life this annuity is granted is alive, shall be furnished to the Company at every payment of this annuity and that no payment will be made until such evidence shall have been received.

Term Policy.

No. 9999

AGE 35.

THE HOME LIFE INSURANCE COMPANY

AMOUNT, \$10,000.

PREMIUM, \$162.70.

BY THIS POLICY OF ASSURANCE,

In Consideration of the written and printed application for this Policy, which is hereby made a part of this Contract, and of the payment in advance of *One Hundred and Sixty-Two Dollars and Seventy cents*, and of the payment of the same amount to be made thereafter, at the office of the said Company in the City of New York, on or before noon of the *First day of January* in every year during the continuance of this Contract. Does insure the life of *John Doe*, of *New York*, in the County of *New York*, State of *New York* (hereinafter called the Insured) in the amount of *Ten Thousand Dollars* for a period of *Ten* years from the date hereof, and does promise to pay the sum assured to *his wife, Mary Doe, or if she shall not survive him, to his Executors, Administrators or Assigns*, at the Office of the said Company in the City of New York, upon receipt and approval of proofs of the death of the said Insured during the continuance of this Policy, deducting therefrom any indebtedness to the Company under this Contract.

And further agrees that the provisions, requirements and benefits printed or written by the said Company upon the back of this Policy are a part of this Contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY, has, by its President or Vice President and Secretary signed and delivered this Contract at the City of New York in the State of New York, this *First day of January* one thousand eight hundred and ninety-two.

GEORGE E. IDE,

Secretary.

CHAS. A. TOWNSEND,

President.

This policy contains no restrictions as to residence or travel.

PROVISIONS, REQUIREMENTS AND BENEFITS.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the Insured under this Policy, are that the premiums shall be paid at the times and place, and in the manner stipulated, and that the requirements of the Company as to age, and military or naval service in time of war, and as to the wearing of a truss if ruptured, shall be observed, and that in all other respects if this Policy shall become a claim after the expiration of the said two years, the payment of the sum insured by this Policy shall not be disputed.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the Home Office of the Company in the City of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President, Vice President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this Policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided.

NONFORFEITURE.—After premiums for three full years have been paid upon this Policy, the Company will, upon the legal surrender thereof on default in payment of any premium, or within six months thereafter, pay in Cash the net value of the paid-up insurance required by the provisions of the act of May 21st, 1879, Chapter 847, Laws of the State of New York.

RENEWAL.—This Policy of Insurance may be renewed and extended, without medical re-examination, for successive periods at the required premium for the actual age of the Insured at that time, in accordance with the rates herein specified, and upon giving notice to the Company on or before the expiration of each period; or it may then be converted into any form of insurance written by the Company.

DIVIDENDS.—This Policy shall participate in profits or surplus only at the end of ten years from the date hereof, and then only in case of its renewal and extension or conversion beyond the term then expiring, and such surplus shall be applied toward reducing the premium rate for the succeeding term.

ASSIGNMENTS.—Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office for assent and record, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment, and any claim arising under an assignment shall be subject to satisfactory proof of interest.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

HOME LIFE INSURANCE CO.

RATES OF ANNUAL PREMIUMS REQUIRED TO RENEW EACH \$1,000 INSURANCE.

At Age	For 10 Years	At Age	For 10 Years	At Age	For 15 Years	At Age	For 15 Years	At Age	For 20 Years	At Age	For 20 Years
25	\$12.96	48	\$28.62	26	\$15.37	49	\$32.01	25	\$18.42	49	\$35.83
26	15.21	49	30.30	27	15.65	50	33.96	26	14.14	50	38.15
27	17.49	50	32.12	28	15.94	51	36.06	27	14.49	51	40.44
28	19.77	51	34.14	29	14.25	52	38.38	28	14.86	52	42.71
29	14.08	52	36.23	30	14.58	53	40.85	29	15.27	53	45.77
30	14.39	53	38.53	31	14.94	54	43.53	30	15.71	54	48.73
31	14.73	54	41.04	32	15.32	55	46.42	31	16.20	55	51.89
32	15.08	55	43.76	33	15.75	56	49.54	32	16.72		
33	15.44	56	46.73	34	16.21	57	52.92	33	17.29		
34	15.84	57	49.92	35	16.71	58	56.56	34	17.92		
35	16.27	58	53.40	36	17.26	59	60.41	35	18.60		
36	16.72	59	57.18	37	17.87	60	64.60	36	19.34		
37	17.26	60	61.85	38	18.54			37	20.15		
38	17.84	61	66.91	39	19.28			38	21.03		
39	18.49	62	72.39	40	20.09			39	22.01		
40	19.23	63	78.31	41	20.95			40	23.06		
41	20.03	64	84.70	42	21.97			41	24.22		
42	20.94	65	91.59	43	23.05			42	25.49		
43	21.94	66	99.01	44	24.24			43	26.88		
44	23.02	67	108.39	45	25.55			44	28.40		
45	24.29	68	119.57	46	26.96			45	30.04		
46	25.62	69	124.79	47	28.52			46	31.83		
47	27.06	70	134.70		30.19			47	33.75		

Annual and quarterly rates are obtained by multiplying by .528 and by .265 respectively.

Renewable Term Policies expiring at and after the age of 70 will be renewed for the remainder of life at the rate for the attained age and not be subject to any other change.

Limited Life Bond.

No. 7,985.

AGE, 35.

THE IMPERIAL LIFE INSURANCE COMPANY,

OF DETROIT, MICH.

AMOUNT, \$10,000.

PREMIUM, \$536.00.

In Consideration of the written and printed application for this Bond which is hereby made a part of this Contract, and of the payment in advance of *Five hundred and thirty-six* dollars, and of the payment of the same amount yearly thereafter, at the Office of the Company in the City of Detroit, on the *Fifth* day of *May* in every year until premiums for *Ten* full years shall have been duly paid to said Company, when no further premiums shall be required, does promise to pay to *Sarah R. Montgomery, wife*, or surviving *her*, to the legal representatives or assigns of the insured, at the Office of the Company, in the City of Detroit, *Ten Thousand* dollars, upon satisfactory proofs of the death of *William B. Montgomery*. Failure to pay any premium, or any part thereof, or any note given therefor, when due, shall cancel this Contract, except that, after three full annual premiums have been paid, the Company guarantees;

	FIRST. Without any action of the Insured a paid-up non-participating Bond for	SECOND. Upon Surrender of this Bond within two months a cash value of*	THIRD. Upon application within two months to give Extended Insurance for full Amount of this Bond for
At end of 8 years	\$ 3,000	\$ 992 40	10 Years 335 days
" 4 "	4,000	1,368 40	14 " 279 "
" 5 "	5,000	1,769 10	18 " 95 "
" 6 "	6,000	2,196 20	21 " 124 "
" 7 "	7,000	2,651 30	24 " 24 "
" 8 "	8,000	3,135 90	26 " 208 "
" 9 "	9,000	3,651 60	28 " 355 "
" 10 "	10,000 Participating	4,200 00	.....
" 11 "	.....	4,344 70	.....
" 12 "	.....	4,493 50	.....
" 13 "	.....	4,646 20	.....
" 14 "	.....	4,803 00	.....
" 15 "	.....	4,963 70	.....
" 16 "	.....	5,128 30	.....
" 17 "	.....	5,296 80	.....
" 18 "	.....	5,469 10	.....
" 19 "	.....	5,645 00	.....
" 20 "	.....	5,824 50	.....

*The Company will loan 94 per cent, of the guaranteed Cash Value at 6 per cent. Interest.

IMPERIAL LIFE INSURANCE CO.

Upon the completion of the accumulative period on the *Fifth* day of *May, 1911*, the insured, *William B. Montgomery*, shall be given the option of any of the following methods of settlement.

FIRST: Surrender the Bond for its full value, consisting of the guaranteed Cash Value, together with the Surplus then apportioned by the Company.

SECOND: Continue the Bond in force and apply the Surplus to the purchase of paid up Insurance, without a re-examination.

THIRD: Continue the Bond in force and withdraw the Surplus in Cash.

FOURTH: Continue the bond in force and apply the Surplus to the purchase of a Life Annuity.

FIFTH: Apply the full value of the Bond, consisting of the guaranteed Cash Value and the Surplus, to the purchase of a Life Annuity.

After the completion of the accumulative period this Bond will participate annually in the Surplus for paid up Bonds.

Detroit, Michigan. *May 5th, 1891*

F. R. ALDERMAN,
Secretary.

S. F. ANGUS,
President.

APPLICATION.

IT IS HEREBY AGREED that all the foregoing statements and answers made to the Medical Examiner are warranted to be true, and are offered to the Company as a consideration of the Policy Contract.

AGE, 35.

PREMIUM, \$342.50.

THE JOHN HANCOCK MUTUAL LIFE INS. CO.

OF BOSTON, MASS.

No. 614,806.

AMOUNT \$10,000.

In Consideration of the Premium of *Three Hundred and Forty-two and ⁵⁰/₁₀₀* Dollars, to be paid on or before the *Sixth* day of *March* in every year until the premiums for *Twenty* full years shall have been paid, Does Insure the Life of *Thomas C. Brown*, of *Boston, Suffolk Co., Massachusetts*, in the amount of *Ten Thousand* Dollars, for the benefit of his wife, *Carrie M. Brown*, and the said Company promises to pay, at its office in Boston, the amount of said insurance to the said *Carrie M. Brown*, if living, otherwise to *Thomas C. Brown*, his executors or administrators, upon satisfactory proof to it, at its office in Boston, of the death of the insured, deducting therefrom any indebtedness to this Company of the other parties to this contract, and the premium, if any, for the balance of the policy year; subject to the following conditions:

This policy shall not take effect until delivered and the first premium hereon paid during the lifetime and good health of the insured.

If any of the statements made in the application for this policy, which application is hereby referred to and made a part hereof, are in any respect untrue; if any of said premiums shall not be paid when due; or if within two years from the date hereof said insured shall, without the written consent of the Company, reside or travel in the *Torrid Zone*, be personally engaged in blasting, mining, submarine operations, or making explosives, or be employed as brakeman or switchman on any railroad; this policy shall be void, except as hereinafter agreed.

This policy shall be incontestable after two years from its date.

If the third, or any subsequent annual premium, or installment thereon, shall not be paid when due, this policy shall not become void, but the Company will (there being then no existing indebtedness as aforesaid).

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

After payment of premiums for		Without any action on the part of the insured, continue this policy as paid up insurance for		Pay on legal surrender on any anniversary of its issue a cash value of		After payment of premiums for		Without any action on the part of the insured, continue this policy as paid up insurance for		Pay on legal surrender on any anniversary of its issue a cash value of		After payment of premiums for		Without any action on the part of the insured, continue this policy as paid up insurance for		Pay on legal surrender on any anniversary of its issue a cash value of		After payment of premiums for		Without any action on the part of the insured, continue this policy as paid up insurance for		Pay on legal surrender on any anniversary of its issue a cash value of		After payment of premiums for		Without any action on the part of the insured, continue this policy as paid up insurance for		Pay on legal surrender on any anniversary of its issue a cash value of			
2 years	\$ 663 00	\$ 236 20	22 years	5,502 80	42 years	62 years	7,825 68	2 years	\$ 663 00	\$ 236 20	22 years	5,502 80	42 years	62 years	7,825 68	2 years	\$ 663 00	\$ 236 20	22 years	5,502 80	42 years	62 years	7,825 68	2 years	\$ 663 00	\$ 236 20	22 years	5,502 80	42 years	62 years	7,825 68
3 "	1,192 00	434 00	23 "	5,623 30	43 "	63 "	7,925 10	3 "	1,192 00	434 00	23 "	5,623 30	43 "	63 "	7,925 10	3 "	1,192 00	434 00	23 "	5,623 30	43 "	63 "	7,925 10	3 "	1,192 00	434 00	23 "	5,623 30	43 "	63 "	7,925 10
4 "	1,717 00	639 60	24 "	5,744 70	44 "	64 "	8,021 90	4 "	1,717 00	639 60	24 "	5,744 70	44 "	64 "	8,021 90	4 "	1,717 00	639 60	24 "	5,744 70	44 "	64 "	8,021 90	4 "	1,717 00	639 60	24 "	5,744 70	44 "	64 "	8,021 90
5 "	2,240 00	853 60	25 "	5,865 70	45 "	65 "	8,116 50	5 "	2,240 00	853 60	25 "	5,865 70	45 "	65 "	8,116 50	5 "	2,240 00	853 60	25 "	5,865 70	45 "	65 "	8,116 50	5 "	2,240 00	853 60	25 "	5,865 70	45 "	65 "	8,116 50
6 "	2,760 00	1,076 30	26 "	5,989 20	46 "	66 "		6 "	2,760 00	1,076 30	26 "	5,989 20	46 "	66 "		6 "	2,760 00	1,076 30	26 "	5,989 20	46 "	66 "		6 "	2,760 00	1,076 30	26 "	5,989 20	46 "	66 "	
7 "	3,277 00	1,308 00	27 "	6,111 80	47 "	67 "		7 "	3,277 00	1,308 00	27 "	6,111 80	47 "	67 "		7 "	3,277 00	1,308 00	27 "	6,111 80	47 "	67 "		7 "	3,277 00	1,308 00	27 "	6,111 80	47 "	67 "	
8 "	3,790 00	1,549 20	28 "	6,234 10	48 "	68 "		8 "	3,790 00	1,549 20	28 "	6,234 10	48 "	68 "		8 "	3,790 00	1,549 20	28 "	6,234 10	48 "	68 "		8 "	3,790 00	1,549 20	28 "	6,234 10	48 "	68 "	
9 "	4,301 00	1,799 90	29 "	6,356 30	49 "	69 "		9 "	4,301 00	1,799 90	29 "	6,356 30	49 "	69 "		9 "	4,301 00	1,799 90	29 "	6,356 30	49 "	69 "		9 "	4,301 00	1,799 90	29 "	6,356 30	49 "	69 "	
10 "	4,807 00	2,060 10	30 "	6,477 90	50 "	70 "		10 "	4,807 00	2,060 10	30 "	6,477 90	50 "	70 "		10 "	4,807 00	2,060 10	30 "	6,477 90	50 "	70 "		10 "	4,807 00	2,060 10	30 "	6,477 90	50 "	70 "	
11 "	5,301 00	2,329 80	31 "	6,598 60	51 "	71 "		11 "	5,301 00	2,329 80	31 "	6,598 60	51 "	71 "		11 "	5,301 00	2,329 80	31 "	6,598 60	51 "	71 "		11 "	5,301 00	2,329 80	31 "	6,598 60	51 "	71 "	
12 "	5,807 00	2,609 30	32 "	6,718 30	52 "	72 "		12 "	5,807 00	2,609 30	32 "	6,718 30	52 "	72 "		12 "	5,807 00	2,609 30	32 "	6,718 30	52 "	72 "		12 "	5,807 00	2,609 30	32 "	6,718 30	52 "	72 "	
13 "	6,301 00	2,898 90	33 "	6,836 70	53 "	73 "		13 "	6,301 00	2,898 90	33 "	6,836 70	53 "	73 "		13 "	6,301 00	2,898 90	33 "	6,836 70	53 "	73 "		13 "	6,301 00	2,898 90	33 "	6,836 70	53 "	73 "	
14 "	6,794 00	3,199 20	34 "	6,953 80	54 "	74 "		14 "	6,794 00	3,199 20	34 "	6,953 80	54 "	74 "		14 "	6,794 00	3,199 20	34 "	6,953 80	54 "	74 "		14 "	6,794 00	3,199 20	34 "	6,953 80	54 "	74 "	
15 "	7,285 00	3,510 70	35 "	7,069 40	55 "	75 "		15 "	7,285 00	3,510 70	35 "	7,069 40	55 "	75 "		15 "	7,285 00	3,510 70	35 "	7,069 40	55 "	75 "		15 "	7,285 00	3,510 70	35 "	7,069 40	55 "	75 "	
16 "	7,778 00	3,834 30	36 "	7,183 30	56 "	76 "		16 "	7,778 00	3,834 30	36 "	7,183 30	56 "	76 "		16 "	7,778 00	3,834 30	36 "	7,183 30	56 "	76 "		16 "	7,778 00	3,834 30	36 "	7,183 30	56 "	76 "	
17 "	8,267 00	4,170 50	37 "	7,295 50	57 "	77 "		17 "	8,267 00	4,170 50	37 "	7,295 50	57 "	77 "		17 "	8,267 00	4,170 50	37 "	7,295 50	57 "	77 "		17 "	8,267 00	4,170 50	37 "	7,295 50	57 "	77 "	
18 "	8,760 00	4,520 40	38 "	7,405 70	58 "	78 "		18 "	8,760 00	4,520 40	38 "	7,405 70	58 "	78 "		18 "	8,760 00	4,520 40	38 "	7,405 70	58 "	78 "		18 "	8,760 00	4,520 40	38 "	7,405 70	58 "	78 "	
19 "	9,258 00	4,884 60	39 "	7,513 90	59 "	79 "		19 "	9,258 00	4,884 60	39 "	7,513 90	59 "	79 "		19 "	9,258 00	4,884 60	39 "	7,513 90	59 "	79 "		19 "	9,258 00	4,884 60	39 "	7,513 90	59 "	79 "	
20 "	10,000 00	5,264 90	40 "	7,620 00	60 "	80 "		20 "	10,000 00	5,264 90	40 "	7,620 00	60 "	80 "		20 "	10,000 00	5,264 90	40 "	7,620 00	60 "	80 "		20 "	10,000 00	5,264 90	40 "	7,620 00	60 "	80 "	
21 "		5,383 40	41 "	7,723 90	61 "			21 "		5,383 40	41 "	7,723 90	61 "			21 "		5,383 40	41 "	7,723 90	61 "			21 "		5,383 40	41 "	7,723 90	61 "		

NOTE: If surplus is applied to purchase of additional insurance the sums in the above table will be increased.

On satisfactory assignment the Company will loan on this policy such sum as, with one year's interest, will not exceed the surrender value; but no loan will be made for an amount less than fifty dollars.

No suit shall be brought against the Company or any claim under this policy, unless commenced within two years from the time when the right of action accrues.

Any assignment of this policy shall be void, unless assented to in writing by the Secretary, and the claim of any assignee shall be subject to proof of interest.

No person, except the President or Secretary, is authorized to make, alter or discharge contracts or waive forfeitures.

This contract is made and to be performed in the Commonwealth of Massachusetts.

In Witness Whereof The JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, has, by its President and Secretary, executed and delivered this contract, at Boston, on this *Sixth* day of *March*, A. D. 1892:

GEO. B. WOODWARD,
Secretary.

S. H. RHODES,
President.

NOTICE TO POLICY HOLDERS.

This policy shall share in the distribution of surplus funds as apportioned by the Directors, and such share may be applied to reduce the premium, or to the purchase of additional insurance if so expressed in the application.

The assured is hereby notified that, by virtue of this Policy, he is a member of the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, and that the Annual Meetings of said Company are holden at its Home Office, on the second Monday of February, in each year, at twelve o'clock, noon.

APPLICATION.

It is warranted that all the statements and answers above made are complete and true. There shall be no contract of insurance until a policy shall have been issued and delivered, and the first premium thereon paid, while the person proposed for insurance is in good health, and if said policy be issued, this application with the answers made to the Medical Examiner, shall be a part thereof, and I waive all provisions of law preventing any physician from disclosing any information acquired in attending me in a professional capacity or otherwise, or rendering him incompetent to testify as a witness in any way whatever.

In any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be accepted by and for every person who shall have any interest under said policy, and the receipt of the person whose life is insured shall be in full surrender of all dividend additions to the policy.

Survivorship Dividend Policy.

No. 60084.

THE MANHATTAN LIFE INSURANCE CO.

OF NEW YORK.

Sum Insured, \$10,000.00

Annual Premium, \$350.00

In Consideration of the application for this Policy, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Three Hundred and Fifty Dollars*, to be paid in advance to the Company at its office in the City of New York, on the delivery of this Policy, and thereafter on the *first day of January* in every year during the term of this Policy, until *twenty* annual premiums have been paid; insures the life of *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook* and State of *Illinois*, and will pay at its said office in the City of New York to *Mrs. Emma R. Flitcraft*, his wife, her executors, administrators or assigns, *Ten Thousand Dollars* upon satisfactory proof at its said office of the death of the insured during the continuance of this Policy before the *first day of January, 1909*, or *Five Thousand Three Hundred and Ninety-three Dollars* and the accumulated dividends on this Policy, upon the surrender of the Policy or the accumulated dividends without the surrender of the Policy on that day, or *Ten Thousand Dollars* and the accumulated dividends, on satisfactory proof of death as aforesaid on or after the *first day of January, 1909*, upon the following conditions:

1. If any statement made in the application be in any respect untrue, or if any premium be not paid when due, or if the insured engage in any naval or military service except in the militia not in actual service, this Policy shall be void and all payments made upon it shall be forfeited to the Company: except that, after being in force three full years, this Policy shall be incontestable for any misstatement in the application except as to age and if it shall lapse or become forfeited for the non-payment of any premium the Company will pay as many *twentieths* of said sum of *Ten Thousand Dollars* at the time and place mentioned for its payment, as there have been annual premiums paid on this Policy:

2. Proof of death shall be furnished to the Company within two years after death, and no suit shall be brought against the Company on this Policy after two years from the time when the cause of action accrues.

3. No provision of this contract can be changed or waived except by a written agreement, signed by the President or Secretary of the Company.

In Witness Whereof, The MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its Corporate Seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *first* day of *January*, one thousand eight hundred and *eighty-nine*.

W. B. FRAZEE,
Secretary.

HENRY B. STOKES,
President.

APPLICATION.

I am temperate in my habits, and am to the best of my knowledge and belief, in sound physical and mental condition, have no disease, and am a satisfactory subject for life insurance.

I hereby warrant that the above statements and answers are full, complete and true in every particular, and they are offered as a consideration for the insurance applied for; but it is agreed that there shall be no contract of insurance until a policy shall be issued by the company, and accepted subject to the stipulations and conditions therein contained.

NOTE—After three years this policy is non-forfeitable without any act of the insured.

Guaranteed Compound Interest Bond.

Sum Insured, \$10,000.

Annual Premium, \$602.10.

THE MANHATTAN LIFE INSURANCE CO.

OF NEW YORK.

Age, 35.

No. 90,084.

In Consideration of the application for this Policy, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Six Hundred and Two and 10-100* Dollars, to be paid in advance to the Company at its office in the City of New York, on the delivery of this policy, and thereafter on the *Thirty-First* day of *February* in every year during *twenty years*, Insures the life of *Henry B. Stokes*, of *New Rochelle*, in the County of *Westchester* and State of *New York*, and will pay at its said office in the City of New York to *Henry B. Stokes*, his executors, administrators or assigns, on the *Thirty-First* day of *February*, *1911*, *Ten Thousand Dollars and Five Thousand, Seven Hundred and Sixty Dollars* profits or *Ten Thousand Dollars and the Premiums paid on this Policy in excess of 15 Annual Premiums*, upon satisfactory proof at its said office of the death of the insured during the continuance of this policy upon the following conditions :

I.—If any statement made in the application be in any respect untrue, or if any premium be not paid when due, or if the insured engage in any naval or military service except in the militia not in actual service, this policy shall be void and all payments made upon it shall be forfeited to the Company ; except that, after being in force three full years, this policy shall be incontestable for any misstatement in the application except as to age and if it shall lapse or become forfeited for the nonpayment of any premium the Company will upon the surrender of this policy within six months after such lapse, issue a nonparticipating paid-up policy of the amount of *Premiums paid on this Policy*.

II.—Proof of death shall be furnished to the Company within two years after death, and no suit shall be brought against the Company on this policy after two years from the time when the cause of action accrues.

III.—No provision of this contract can be changed or waived except by a written agreement, signed by the President or Secretary of the Company.

In Witness Whereof, THE MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its corporate seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *Thirty-First* day of *February*, one thousand eight hundred and *ninety-one*.

W. B. FRAZEE,
Secretary.

HENRY B. STOKES,
President.

All the premiums having been paid, this policy may be surrendered at maturity for :

1st.—A *Ten Thousand* Dollar, (\$10,000) paid-up life policy and an annuity of *Four Hundred* Dollars, (\$400) for life, and *Five Thousand Seven Hundred and Sixty* Dollars, (\$5,760), or

2d.—A *Ten Thousand* Dollar, (\$10,000) paid-up life policy and an annuity of *Nine Hundred and Ten* Dollars, (\$910) for life, or

3d.—A *Ten Thousand* Dollar, (\$10,000) paid-up ten-year endowment policy and an annuity of *Eleven Hundred and Sixty-Five* Dollars, (\$1,165) while living not exceeding ten years, or

4th.—An annuity of *Thirteen Hundred and Ninety-Five* Dollars, (\$1,395) for life, or

5th.—An annuity of *Two Thousand and Ninety-Three* Dollars, (\$2,093) while living not exceeding ten years.

Age 35.

Insurance Bond. Premium \$340.80.**THE MARYLAND LIFE INSURANCE COMPANY**
OF BALTIMORE.

AMOUNT INSURED \$10,000.

No. 9378.

In Consideration of the application for this BOND, OR POLICY OF INSURANCE, and of the statements and agreements therein contained, which application is hereby referred to and made part of this Contract, and of the sum of *Three Hundred and forty* dollars and *Eighty* cents, to it duly paid at and upon the delivery of this Bond, and of the payment of an annual installment of *Three Hundred and forty* dollars and *Eighty* cents on or before the *First* day of *April* in every year during the continuance of this Contract; until *TWENTY* full years' payments shall have been made, the last installment to be paid on or before the *First* day of *April* in the year *1911*, hereby insures the life of *John Doe*, of *Baltimore*, in the State of *Maryland*, as hereinafter set forth; that is to say: The said Company promises and agrees to pay at its office in the City of Baltimore within thirty days after due notice and satisfactory proof of the death during the continuance of this Contract, of the said *John Doe*, and upon the surrender of this Bond duly receipted and released, the sum of *Ten Thousand* Dollars, to *his wife Mary Doe*, for her sole use, her Executors, Administrators or Assigns, deducting therefrom such proportion only of the payments hereinabove provided for as may remain or fall due within the current year of the Contract in which such death may occur and be then unpaid.

And the said Company further promises and agrees that upon the *First* day of *April* in the year *1912*, if this Bond be not previously terminated, it will pay at its office as aforesaid to the owner of this Bond on that day, the SHARE OF SURPLUS that shall then be apportioned by the Company to this Bond, or, provided it receive notice in writing thirty days previous to said last mentioned day, and this Bond be surrendered to the Company duly receipted and released, the sum of *Five thousand two hundred and seventy* Dollars, together with the said Share of Surplus then to be apportioned as aforesaid.

This Bond is issued and accepted by the obligee and by and for every person who may have or obtain any interest therein upon and subject to the conditions, agreements and benefits printed on the back of this Bond, which are hereby referred to and made part hereof as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, the said Maryland Life Insurance Company of Baltimore has by its President and Secretary signed and delivered this Contract, and caused its corporate Seal to be hereto affixed, at the City of Baltimore, this *First* day of *April* in the year One thousand Eight hundred and *ninety-two*.

CONDITIONS AND AGREEMENTS REFERRED TO IN THIS BOND.

AS TO APPLICATION, AND MODIFICATION OF CONTRACT.

FIRST. That the contract between this Company and the insured is wholly expressed and contained in this Bond and in the application therefor, which is a part of said contract; and that the said contract is wholly void unless the answers, statements and representations made in the said application, upon the faith of which this Bond is issued, are in all respects true, and without the suppression of any fact relating to the health, habits or circumstances of the person whose life is insured by this Bond, affecting the interests of this Company, and that no suit shall be brought against this Company on this Bond after three years from the time when the cause of action occurs. And none of the terms and conditions of the said contract can be modified and no forfeiture thereof waived except by an agreement in writing, signed by the President, Actuary or Secretary of this Company. Provided, however, that after this Bond shall have been in effect for three full years it shall not be rendered void by reason of any misstatements made in the application (except in case of fraud); and provided further, that if the age of the person whose life is thereby insured is understated, the amount payable under this bond shall be adjusted in the proportion that the payments actually made thereon, bear to the payments required at the true age.

AS TO PAYMENTS OF PREMIUMS.

SECOND. That the premiums on this Bond shall be paid in cash on or before the days named in this Bond for the payment thereof, at the office of this Company in the City of Baltimore; but payment of premium will be accepted elsewhere, provided such payment be duly made in exchange for the Company's receipt, signed by the President, Actuary or Secretary; and upon neglect or failure to make any such payment on or before the day it becomes due, this Bond shall cease and determine. And this Bond shall not take effect until the first premium thereon shall have been actually paid during the lifetime of the person whose life is thereby insured and while he is in good health.

AS TO RESIDENCE AND OCCUPATION. RESTRICTIONS REMOVED AFTER THREE YEARS.

THIRD. That the person whose life is insured by this Bond shall not, without the consent of this Company previously obtained in writing, engage in any military or naval service in time of war, or WITHIN THREE YEARS FROM THE DATE OF THIS CONTRACT without such consent previously obtained, travel or reside beyond the limits of the United States, Canada or Europe; or enter any region within those limits in which yellow fever or cholera may be at the time prevailing as an epidemic; or enter upon a voyage upon the high seas, except as a passenger upon first-class sailing or steamships coastwise between ports of the United States or to and from Canada and Europe; or personally engage in blasting, mining, submarine or aeronautic operations, or in the manufacture or transportation of highly inflammable or explosive substances, or in service on a steam or sailing vessel, or upon any railway train, or in switching or coupling cars. In case of the violation of any of the conditions upon which this Bond is issued and accepted by the insured; or in case the person whose life is insured by this Bond shall WITHIN THREE YEARS FROM THE DATE THEREOF die by his own hand or act, or in consequence of a duel, or of the excessive use of alcoholic or narcotic stimulants, or of the violation of the laws of any Nation, State or Providence, then, and in every such case, this Bond shall be null and void. And in every case when this Bond shall cease and determine, or become or be null and void, all payments made thereon shall be forfeited to this Company. And this Company shall not be liable for the amount of this Bond or for any part thereof, except in the case of surrender of this Bond as therein provided.

MARYLAND LIFE INSURANCE CO.

AS TO ASSIGNMENT.

FOURTH. This Company will not notice any assignment of this Bond until the original, or a duplicate, or a certified copy thereof shall be filed in the Company's office in Baltimore; and due proof of interest on the part of the assignee must be submitted with the proofs of death. This Company will not assume any responsibility for the validity of any assignment.

ANNUITY AND INSURANCE BENEFITS.

Should the person upon whose life this Bond is issued be living at the expiration of twenty years from the date thereof and the Bond be then in force, if the Bond be not then surrendered for cash as provided therein, and the surplus apportioned thereto be not drawn, the entire cash value of the Bond and surplus may be converted by agreement in writing into an

ANNUITY FOR THE LIFE OF SUCH PERSON;

or the Bond may be continued, and the surplus may (subject to a satisfactory certificate of good health), be converted into an additional

PAID-UP POLICY OF LIFE INSURANCE ON THE LIFE OF SUCH PERSON to the extent permitted by the then existing rules of the Company.

PAID-UP INSURANCE IN THE EVENT OF LAPSE.

At any time after payments shall have been made upon this Bond for three full years, it may be surrendered for a nonparticipating paid-up Bond, payable as herein provided, for as many twentieth parts of the principal sum as there shall have been complete annual payments made, provided this Bond be returned to and surrendered to the Company, duly receipted and released, before default in any payment due thereon, or within six months after the time when default in any such payment shall first be made.

APPLICATION.

Application is hereby made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE for an insurance of Ten Thousand Dollars on the Bond plan, premiums payable annually, on the life of John Doe, at present and for the last ten years a resident of Baltimore, and State of Maryland, such insurance being hereby asked to be made upon the faith of the statements and representations contained in the answers to the questions of the Agent and Medical Examiner submitted herewith and signed by the person whose life is hereby proposed for insurance, which said statements, representations and answers, of which the truth is hereby warranted, are offered as a consideration for the Policy of Insurance hereby applied for, and shall form the basis of any contract of insurance upon the life of the person whose life is hereby proposed for insurance, made by the said Company, and are a part of such contract. And it is agreed, that any untrue or fraudulent answers, or any suppression of facts in this application, or neglect to pay the premium on or before the day it becomes due, shall and will render any such Policy null and void, and forfeit all payments made thereon, unless otherwise specifically provided for in the Policy. And all right or claim to any surrender value for the Policy hereby applied for, other than such as may be specifically provided for in the Policy, is hereby expressly waived.

IT IS UNDERSTOOD AND AGREED, That if the insurance for which application is hereinabove made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE be granted by the Company it will be accepted subject to all the restrictions and stipulations contained in the Policy, and that in any distribution of surplus the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed. And it is further understood and agreed, that any such contract of insurance contained in such Policy, and in the questions and answers in this application taken together, shall be deemed and taken to be in all particulars a contract made by the parties thereto under the laws of the State of Maryland, and that the place of the contract is the principal office of the said Company in the City of Baltimore.

20-Payment Life Policy.

No. 97864.

INCORPORATED 1851.

AGE, 35.

THE MASSACHUSETTS MUTUAL LIFE INS. COMPANY.

SPRINGFIELD, MASS.

AMOUNT INSURED. \$10,000.

ANNUAL PREMIUM, \$342.00

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY hereby insures the life of *Henry E. Kenney*, of *Chicago*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand Dollars*, and promises to pay said sum at its home office, to *Ellie B. Kenney*, his wife, or if she is not living, to the executors, administrators, or assigns of the said *Henry E. Kenney*, upon receipt at its said office of satisfactory proofs of the death of the person whose life is hereby insured, during the continuance of this policy, provided the annual premium of *Three Hundred Forty-Two Dollars* is paid each year in advance during the life-time of the insured, until the premiums have been fully paid for *twenty* successive years as follows, on or before the *Fifth* day of *December*, subject, however, to the conditions, provisions, requirements and benefits stated on the back hereof:

This policy shall be incontestable after two years from the day of its issue, provided the application upon which it is issued contains no intentional misstatement, and provided the provisions hereof as to payments of premiums and as to military and naval service are complied with; subject, however, to adjustment for error in age, if any, as stated on the back hereof.

In Witness Whereof, The said Company has, by its President and Secretary, executed this contract at *Springfield, Massachusetts*, this *fifth* day of *December*, one thousand eight hundred and *ninety*,

JOHN A. HALL,

Secretary.

M. V. B. EDGERLY,

President.

CONDITIONS, PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company, but payment will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President or Secretary. Notice is given and accepted by the delivery and acceptance of this policy, that each and every such payment is due at the date named in the Policy, and any further notice required by any statute is expressly waived. That part of the annual premium, if any, which remains unpaid and not yet due at the maturity of this contract, and any obligation given for premium, with interest thereon, shall be forfeited from the benefit of the claim. If this Policy shall become void by reason of violation of its conditions, or by nonpayment of premium, or interest on any premium obligation, all payments previously made shall be forfeited to the Company, and no claim shall exist under it except such, if any, as is imposed by the laws of the Commonwealth of Massachusetts. No insurance shall take effect under this Policy until the first premium is paid during the life-time and continued good health of the person proposed for insurance.

RESIDENCE, TRAVEL AND OCCUPATION OR EMPLOYMENT.—Without the written consent of the President or Secretary of the Company the insured shall not, during the first two years of the continuance of this Policy, travel or reside elsewhere than in the United States of America, the Dominion of Canada and Europe, nor during the said first two years, engage in blasting, mining, subterranean or submarine labor, the manufacture or transportation of gunpowder, nitro-glycerine or other explosive material, nor in service upon any railroad train, steamboat or other vessel or boat; nor, during the continuance of this Policy, engage in military or naval service of any kind in time of war; provided, that after this Policy has been in force two full years, all restrictions upon residence and travel, and upon occupation or employment, except military or naval service in time of war, shall be (and are hereby) removed.

SUICIDE.—If the insured shall die by his (or her) own hand or act, sane or insane, at any time during the first two years of the continuance of this contract, the Company shall be liable only for the net reserve held against this Policy, reckoned according to the legal standard of Massachusetts. This Policy will not be contested on account of suicide occurring after two years from its date.

DIVIDENDS.—This Policy will be entitled to share in such distributions of surplus funds as the Company may from time to time make, according to the methods and rules adopted by the Directors; provided, that in case this Policy shall thereafter become paid-up for an amount less than one hundred dollars it shall not be entitled to share in any such distributions.

PROOFS.—In case of death no claim shall exist under this Policy unless proof of the death is furnished to the Company, in such form as it shall require, at its said office, within two years after the death of the insured, and no action shall be brought under this contract after two years from the time when the right of action accrues. Proofs of age will be required with proofs of claim, and any error made in stating the age of the insured in the application for this Policy, will be adjusted in the settlement of the claim by payment of the amount of insurance which the premium paid would have purchased at the Company's rates, at the true age of the insured.

NOTICE.

POWERS OF AGENTS.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, nor to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—The Company declines to notice any assignment of this Policy until the original or a duplicate or certified copy thereof shall be filed in the Company's home office. The Company will not assume any responsibility for the validity of an assignment.

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

PAID-UP, AND CASH SURRENDER VALUES.

According to the terms of the Massachusetts Insurance Act of 1887, an extract from which is printed below, the values of this policy, in paid-up insurance and cash, at the end of each policy year after the first, are as shown in the following table, provided that all premiums have been paid to that time; also provided that if credit has been given for any part of the premium, either with or without a note being signed, and there remains any indebtedness to the Company, the paid-up and cash surrender values will be diminished in consequence. These values are based on the supposition that any dividends paid on the policy have been used to reduce premium payments; if there are dividend additions to the policy outstanding, the values will be increased thereby.

The paid-up insurance matures or terminates "at the time and in the manner provided in the original policy contract," and is binding upon the Company without any action on the part of the insured. Cash surrender values can be claimed on the second or any subsequent anniversary of the policy date, provided at least two full annual premiums have been paid, on surrender of the Policy by the insured and all of the beneficiaries.

Year.	Paid-up Insurance.	Cash.	Year.	Paid-up Insurance.	Cash.
2d	\$663.00	\$236.20	12th	\$5,807.00	\$2,609.30
3d	1,192.00	434.00	13th	6,301.00	2,898.80
4th	1,717.00	639.60	14th	6,794.00	3,199.20
5th	2,240.00	853.60	15th	7,285.00	3,510.70
6th	2,760.00	1,076.30	16th	7,776.00	3,834.30
7th	3,277.00	1,308.00	17th	8,267.00	4,170.50
8th	3,790.00	1,549.20	18th	8,761.00	4,520.40
9th	4,301.00	1,799.90	19th	9,259.00	4,884.60
10th	4,807.00	2,060.10	20th	10,000.00	5,264.90
11th	5,309.00	2,329.90			

The assured is hereby notified that by virtue of this Policy he is a member of THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are holden at its home office on the third Wednesday of January in each year, at 2 o'clock, p. m.

MASSACHUSETTS MUTUAL LIFE INS. CO.

CASH VALUES OF PAID-UP LIFE POLICIES.

The following table shows the cash value of this Policy on any anniversary of its date, after payment in cash of all the premiums called for by its terms; the value for each \$1,000 of insurance being shown by the figures opposite the age, AT THE DATE OF SURRENDER of the person insured. Any indebtedness to the Company on account of this Policy will correspondingly reduce the cash value.

AGE.		AGE.		AGE.	
25-----	\$266.16	44-----	\$406.40	63-----	\$623.41
26-----	271.59	45-----	416.36	64-----	635.63
27-----	277.20	46-----	426.56	65-----	647.79
28-----	283.00	47-----	436.97	66-----	659.86
29-----	288.99	48-----	447.56	67-----	671.83
30-----	295.18	49-----	458.35	68-----	683.67
31-----	301.56	50-----	469.31	69-----	695.38
32-----	308.16	51-----	480.45	70-----	706.94
33-----	314.97	52-----	491.75	71-----	718.33
34-----	321.99	53-----	503.20	72-----	729.55
35-----	329.25	54-----	514.78	73-----	740.57
36-----	336.74	55-----	526.49	74-----	751.39
37-----	344.49	56-----	538.34	75-----	762.00
38-----	352.49	57-----	550.28	76-----	772.39
39-----	360.74	58-----	562.33	77-----	782.56
40-----	369.29	59-----	574.47	78-----	792.51
41-----	378.12	60-----	586.67	79-----	802.19
42-----	387.25	61-----	598.92	80-----	811.65
43-----	396.69	62-----	611.18		

MASSACHUSETTS MUTUAL LIFE INS. CO.

EXTRACT FROM THE MASSACHUSETTS INSURANCE ACT OF 1887.

SECTION 76. All policies hitherto issued by any domestic life insurance company* shall be subject to the provisions of law applicable and in force at the date of such issue. No Policy of life or endowment assurance hereafter issued by any such company shall become forfeit or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon. In case of default in the payment of any subsequent premium, then without any further stipulation or act, such Policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the Policy and all dividend additions thereon computed by the rule of Section 11, less any indebtedness to the company on account of said Policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original Policy contract; and such default shall not change or affect the conditions or terms of the Policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent. of the insurance value of the Policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said Policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in Section 11, [“Combined Experience” or “Actuaries’ Table” rate of mortality with interest at four per cent. per annum.] Every such Policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge and less any indebtedness to the company on account of the said Policy, and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash; provided that from the surrender value of all endowment policies the company may deduct five per cent. On policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each, the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a Policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; provided that from such net value of all endowment policies the company may deduct five per cent. But no surrender of a Policy shall be made without the written assent of the person to whom the Policy is made payable. Any condition or stipulation in the Policy or elsewhere, contrary to the provisions of this Section and any waiver of such provisions by the assured, shall be void.

*Section 1 of this law says “the word domestic” designates those companies incorporated or formed in this Commonwealth.”

†This “surrender” charge has been deducted already in computing the figures of both the above tables, and they are subject to no further reduction on account of it.

APPLICATION.

It is hereby agreed that the foregoing answers are true, and that no insurance shall be in force until the acceptance of this application by the Company, the delivery of the Policy to the insured or his agent and the payment of the first premium as stated in the Policy.

(20-Year Accumulative Bond.)

No. 28,965.

AGE, 35.

THE MICHIGAN MUTUAL LIFE INSURANCE
COMPANY,

DETROIT, MICHIGAN.

Amount \$10,000.

Premium \$539.50

**GUARANTEED
CASH VALUE.**

On the surrender of this bond, duly receipted by the insured and beneficiaries within 3 months after the expiration of the third or any subsequent year for which premium has been paid, the Company will pay the cash values specified in the following table:

3d Year	\$934.40
4th "	1,277.60
5th "	1,638.10
6th "	2,016.80
7th "	2,414.90
8th "	2,893.30
9th "	3,273.20
10th "	3,735.90
11th "	4,222.70
12th "	4,735.00
13th "	5,274.60
14th "	5,843.20
15th "	6,442.70
16th "	7,075.50
17th "	7,744.30
18th "	8,452.20
19th "	9,202.70
20th "	10,000.00

Hereby agrees and promises to pay the sum of *Ten Thousand Dollars*, the amount of this accumulative Bond, at its home office, in the City of Detroit, to *Richard Johnson, of Detroit, County of Wayne, State of Michigan*, at the expiration of *twenty* years from the date of this contract, or in case of his previous death to pay the said sum of *Ten Thousand Dollars*, and, in addition thereto, an amount equal to all annual premiums paid to the Company on this Bond prior to such death, the sum so to be paid being indicated and guaranteed upon the margin hereof, (all indebtedness on account of this Bond being first deducted therefrom), to *his wife, Mary A. Johnson, if living, if not living, to the said Richard Johnson, his administrators, executors or assigns*, when due notice and satisfactory proofs of death have been received by the Company. This Bond is issued in consideration of the appli-

**GUARANTEED
AMOUNT.**

Payable in event of the death of the insured occurring within the first or any subsequent year, specified in the following table. This guarantee is subject to the conditions and agreements related in this bond.

1st yr	\$10,539.50
2d "	11,079.00
3d "	11,618.60
4th "	12,158.00
5th "	12,697.60
6th "	13,237.00
7th "	13,776.50
8th "	14,316.00
9th "	14,855.60
10th "	15,395.00
11th "	15,934.50
12th "	16,474.00
13th "	17,013.60
14th "	17,553.00
15th "	18,092.60
16th "	18,632.00
17th "	19,171.50
18th "	19,711.00
19th "	20,250.60
20th "	20,790.00

cation therefor, a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured on the following conditions: The annual premium of *Five Hundred and*

MICHIGAN MUTUAL LIFE INSURANCE CO.

Thirty-Nine 50-100 Dollars shall be paid in advance to the Company at its home office, in the City of Detroit, or to its authorized agents, on delivery of this Bond, and thereafter before twelve o'clock noon on the first day of June in every year during the continuance of this contract. This Bond shall not take effect unless the first premium is paid in cash, or a note for extension of time for such payment is accepted by the Company at its home office, at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This Bond is subject to the limitations and conditions named upon the back hereof, which are made a part of this contract.

In witness whereof, THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this Bond to be signed by its President and Secretary at its office in the City of Detroit, this First day of June, A. D. one thousand eight hundred and eighty-nine.

O. R. LOOKER,

Secretary.

T. W. PALMER,

President.

CONDITIONS AND LIMITATIONS.

REFERRED TO HEREIN AND WHICH ARE MADE A PART OF THIS CONTRACT.

AS REGARDS TRAVELING.

1. The person whose life is hereby insured shall not pass south of the 34th parallel of north latitude between the first day of July and November in any year; nor enter upon a voyage on the high seas, excepting to pass as passenger on first-class vessels along the coasts of the United States and the Dominion of Canada, or between said countries and parts of Europe north of the 42d parallel of north latitude, without first obtaining the written consent of the Company.

AS REGARDS OCCUPATION.

2. The person whose life is hereby insured shall not engage in blasting, mining, submarine operations or the production of highly inflammable or explosive substances, or be regularly employed in working or managing a steam engine in any capacity, or as a mariner, engineer, fireman, conductor, or laborer in any capacity upon service upon any steam or sail vessel, or upon railroad trains; nor shall he enter any military or naval service whatsoever (the militia not in active service excepted), without first obtaining the written consent of the Company.

INCONTESTABLE PROVISION.

3. This Company does not insure against death in consequence of the violation of the law of any State or Country, nor against death caused by the insured's own hand, except as herein provided, that after three years from the date of this bond, and the payment in cash of three years' premiums, the liability of the Company shall not be disputed because the death of the insured was caused by his own hand, or because of any misrepresentation in the application not willful, save that if the age of the insured is understated the Company shall be liable only for such an amount as the premiums received would have paid for at the rates charged by the Company at this date for persons at the insured's real age.

MICHIGAN MUTUAL LIFE INSURANCE CO.

AS REGARDS NOTES FOR PREMIUMS.

4. If the first or any subsequent premium on this bond shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for such payment of premiums, and if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

AS REGARDS AGENTS' AUTHORITY.

5. No agent has power to change the terms of this contract, nor to extend the time for the payment of any premium. When a note is given for extension of time it shall be subject to the approval of the Company. No agent has authority to deliver a renewal receipt upon this bond, after the day when the premium falls due, without at the same time taking a certificate of the good health of the insured. And whenever the Company receives a premium after it is due, it does so on the express understanding that it does not establish a custom for the future. It expressly reserves the right to reject any premium tendered after the same becomes due.

AS REGARDS THE APPLICATION AND PAID-UP INSURANCE.

6. If any of the provisions herein are violated, or if the statements in the application are found in any respect untrue, then this bond shall be void and all payments shall be forfeited to the Company, except as hereinafter provided. If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the payment of the sum insured, and this bond shall cease and determine, excepting only, that after three or more annual premiums have been paid upon this bond, it may be surrendered for its cash value, in accordance with the agreement expressed and endorsed hereon, or it will be valid as a paid-up nonparticipating bond, payable as herein provided, for as many twentieth parts of the whole amount payable at the end of the period for which this bond is issued, as there shall have been complete annual premiums paid.

AS REGARDS DIVIDENDS.

7. This bond is issued on the DIVIDEND INVESTMENT PLAN, and it is understood and agreed that no dividends shall be declared on this bond until the end of the term of twenty years from the date hereof, when the insured shall receive his portion of the fund provided by this class of bonds, in proportion to the premiums paid by him. It is provided that the surviving bonds of this class shall receive the divisible surplus arising on their own account, and also that forfeited under agreements of this class. It is further agreed, that if the insured shall fall from any cause to pay the premiums upon this bond for the time above mentioned, he shall not be entitled to receive any portion of said fund. The share of each bond at the end of the period named will be paid in cash.

This agreement as regards dividends may be renewed at the end of the time stipulated, provided such renewal does not extend beyond the date when this bond will mature; or the insured may elect to receive his surplus annually, after the first dividend investment period has expired.

ASSIGNMENTS, ETC.

8. If this bond is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death. The Company will take no responsibility as to the validity of any assignment.

9. No suit arising out of this contract shall be begun more than one year after the death of the insured.

10. Blank proofs of death of the form required by the Company will be furnished upon application to the home office at Detroit.

NOTE.—The cash values guaranteed in these "Accumulative Bond Policies" are the entire reserve (American Experience four and one-half per cent). These bonds are written on Ten, Fifteen, Twenty, Twenty-five or Thirty-Year Periods.

50-PAYMENT LIFE INSURANCE POLICY

APPLICATION.

1911

THE MICHIGAN MUTUAL LIFE INSURANCE CO.

I HEREBY DECLARE, That the above are fair and true answers to the foregoing questions, as well as those made or to be made to the Company's Medical Examiner, and I hereby agree that these statements, whether written by my own hand or not, with this declaration, shall form the basis of the contract for insurance, and that any untrue or fraudulent answers, any suppression of facts in regard to my health, habits or circumstances, or neglect to pay the premium on or before the day it becomes due, shall violate the policy, and forfeit all payments made thereon, except as provided in the policy. It is hereby agreed that the policy shall not take effect unless the first premium is paid in cash to the Company or its authorized agent, or a note for extension of time for such payment, is accepted by the Company at its home office in Detroit; nor unless the insured is in good health at the time of its delivery to him. And it is further agreed that if the first or any subsequent premium on the policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and if such note or other obligation or any renewal thereof shall not be fully paid when due, then, for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

That I hereby waive all personal or statutory rights which I may have to object to the testimony of any physician or surgeon, whether consulted by me or not, so far as he may have professional or expert knowledge of the facts, or information sought for by the interrogatories in this Application.

It is further agreed that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under said policy.

MICHIGAN MUTUAL LIFE INSURANCE CO.

20-Payment Life Rate Endowment Policy.

No. 74,241.

\$10,000.

THE MICHIGAN MUTUAL LIFE INSURANCE CO.

Age, 35.

Premium, \$344.50.

GUARANTEED CASH VALUE.

On the surrender of this Policy duly receipted by the insured and beneficiaries within three months after the expiration of the fifth or any subsequent year for which premium has been paid, the Company will pay the cash value specified in the following table.

5th Year, \$	896.40
6th "	1,117.20
7th "	1,358.50
8th "	1,612.10
9th "	1,881.20
10th "	2,164.60
11th "	2,462.70
12th "	2,774.60
13th "	3,100.90
14th "	3,440.90
15th "	3,796.50
16th "	4,164.10
17th "	4,547.60
18th "	4,945.90
19th "	5,358.80
20th "	5,787.30
21st "	5,863.40
22d "	5,949.50
23d "	6,046.50
24th "	6,154.90
25th "	6,275.50
26th "	6,408.90
27th "	6,555.80
28th "	6,716.90
29th "	6,892.90
30th "	7,084.90
31st "	7,291.80
32d "	7,516.10
33d "	7,757.90
34th "	8,017.80
35th "	8,296.60
36th "	8,595.00
37th "	8,913.70
38th "	9,253.60
39th "	9,615.40
40th "	10,000.00

Hereby Agrees and promises to pay the sum of *Ten Thousand* Dollars, the amount of this endowment Policy, at its home office, in the City of Detroit, to *James A. Black of Detroit, County of Wayne, State of Michigan*, at the expiration of *forty* years from the date of this contract, or in case of his previous death to pay the said sum of *Ten*

Thousand Dollars (all indebtedness on account of this Policy being first deducted therefrom) to *his wife, Anna M. Black, if living, if not living then to his administrators executors, or assigns*, when due notice and satisfactory proofs of death have been received by the Company. This Policy is issued in consideration of the application therefor, a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured, on the following conditions: The annual premium of *Three Hundred Forty-Four and 50-100* Dollars shall be paid in advance to the Company at its home office in the City of Detroit, or to its authorized agents, on Delivery of this Policy, and thereafter before twelve o'clock noon on the *Tenth* day of *March* in every year until *twenty* annual premiums have been paid

GUARANTEED AMOUNT or PAID UP INSURANCE.

Payable as provided by the terms of clause number six printed on the back hereof.

3d Year, \$	1,500.00
4th "	2,000.00
5th "	2,500.00
6th "	3,000.00
7th "	3,500.00
8th "	4,000.00
9th "	4,500.00
10th "	5,000.00
11th "	5,500.00
12th "	6,000.00
13th "	6,500.00
14th "	7,000.00
15th "	7,500.00
16th "	8,000.00
17th "	8,500.00
18th "	9,000.00
19th "	9,500.00
20th "	10,000.00

hereon. This policy shall not take effect unless the first premium is

MICHIGAN MUTUAL LIFE INSURANCE CO.

paid in cash, or a note for extension of time for such payment is accepted by the Company at its home office at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This policy is subject to the limitations and conditions named upon the back hereof, which are made a part of this contract.

In Witness Whereof, The MICHIGAN MUTUAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its office in the City of Detroit, Michigan, this *Tenth* day of *March*, A. D. one thousand, eight hundred and *ninety*.

O. R. LOOKER,

Secretary,

J. S. FARRAND,

President.

NOTE.—The conditions and limitations, and application agreement are the same in this policy as in the preceding form of policy.

The cash values at and after the end of the premium paying period (20 years) are the entire reserves combined actuaries 4 per cent.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

20-Payment Life (Convertible) Policy.

No. 07894.

AGE, 31.

The Mutual Benefit Life Insurance Company.

Incorporated by the State of New Jersey.

AMOUNT, \$10,000.

PREMIUM, \$389.70.

This Policy Witnesseth, That, THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Three Hundred Thirty-nine Dollars and seventy cents*, to it in hand paid by *John Jones*, and of the Annual Premium of *Three Hundred Thirty-nine Dollars and seventy cents*, to be paid at or before twelve o'clock, M., on the *First day of October*, for the term of twenty years, does insure the life of *John Jones*, of *Newark* in the County of *Essex*, State of *New Jersey*, in the amount of *Ten Thousand Dollars*, for the term of life, payable to *John Jones*, his executors, administrators or assigns, at its office in the City of Newark, New Jersey, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness of the party to the Company, together with the balance, if any, of the then current year's Premium.

PROVIDED, that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's nonforfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid; nor are agents authorized to make, alter or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits, or to receive for the cash due for Premiums anything but cash. Any error made in understating the age of the Insured, will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, after two years, will be incontestable, except for fraud or non-payment of Premium.

In Witness Whereof, The said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, has, by its President and Secretary, signed and delivered this Contract, at the City of Newark, in the State of New Jersey, this *First* day of *October*, one thousand eight hundred and *eighty-nine*.

AMZI DODD,

EDWARD L. DODDINS,

President.

Secretary.

NONFORFEITURE PROVISIONS.

When after two full Annual Premiums shall have been paid on this Policy it shall cease or become void solely by the non-payment of any Premium when due, the entire net reserve value of the Policy, including Dividend Additions, by the American Experience Mortality and interest at 4 per cent. yearly, less any indebtedness to the Company on this Policy, shall be applied by the Company as a Single Premium at the Company's rates published and in force at this date, either, first, to the purchase of non-participating term insurance for the full amount insured by this Policy, or, second, upon the written application by the owner of this Policy and the surrender thereof to the Company at Newark within three months from such non-payment of Premium, to the purchase of a non-participating Paid-up Policy payable at the time this Policy would be payable if continued in force. Both kinds of insurance aforesaid will be subject to the same conditions, except as to payment of Premiums, as those of this Policy. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the Company within one year after death, and if death shall occur within three years after such non-payment of Premium, and during such term of insurance, there shall be deducted from the amount payable, the sum of all the Premiums that would have become due on this Policy if it had continued in force.

After two full years Premiums shall have been paid, the Company will, on surrender of this Policy fully receipted while in force or within three months from time of lapse, allow as a Cash

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Surrender value for the same, a sum not less than the full reserve value of the Policy, exclusive of Dividend Additions, computed by the above-named standard, deducting therefrom any indebtedness to the Company on this Policy; and at the end of the TENTH policy year, or at the end of any succeeding FIVE year period, if the Policy be then in force, and if it be surrendered fully received within thirty days from such times the Company will increase the guaranteed cash surrender value by the Entire Reserve value of all existing dividend additions.

The following table shows the minimum values of the Policy under the several options granted by the Company.

1st OPTION.—Cash Surrender Value.

2d OPTION.—Amount that may be borrowed from the Company on the Policy.

3d OPTION.—Extended Insurance for full amount of Policy.

4th OPTION.—Paid-up Policy Value.

Number of Years' Premiums Paid.	Guaranteed Cash Surrender Value.	Company will Loan.	In Case of Lapse of Policy.		
			Extended Insurance.		Paid-up Policy.
			Years.	Days.	
2	\$ 356.80	\$ 180	3	173	\$ 880
3	546.40	270	5	126	1,320
4	743.90	370	7	99	1,760
5	949.50	470	9	68	2,210
6	1,163.60	580	11	5	2,650
7	1,386.60	690	12	251	3,100
8	1,618.80	810	14	67	3,550
9	1,860.60	930	15	183	3,990
10	2,112.30	1,060	16	238	4,440
11	2,374.40	1,190	17	238	4,890
12	2,647.00	1,320	18	192	5,340
13	2,930.70	1,470	19	195	5,790
14	3,225.90	1,610	19	353	6,240
15	3,532.80	1,770	20	211	6,690
16	3,852.00	1,930	21	54	7,140
17	4,184.20	2,090	21	256	7,590
18	4,530.10	2,270	22	100	8,050
19	4,890.50	2,450	22	348	8,510
20	5,266.50	2,630	Paid up.		10,000

NOTE.—The first ten years' Dividends that may be declared upon this Policy will be allowed only on the "Addition" Plan.

The values of this Policy may, owing to Dividend Additions, be more than those above stated; but they cannot be less, provided there be no loan on the Policy requiring adjustment.

Loans not made for less than twenty dollars.

B. J. MILLER,
Mathematician.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

20-Year Optional Endowment (Convertible).

No. 987,812.

AGE, 35.

THE MUTUAL BENEFIT LIFE INS. CO.

Incorporated by the State of New Jersey.

AMOUNT, \$10,000.

PREMIUM, \$498.70.

This Policy Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Four Hundred and Ninety-eight Dollars and Seventy Cents*, to it in hand paid by *John Jones*, and of the Annual Premium of *Four Hundred and Ninety-eight Dollars and Seventy Cents*, to be paid at or before twelve o'clock M., on the *First day of October* in every year until *Twenty* full years' Premiums shall have been paid, or until the death of the insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey*, in the amount of *Ten Thousand Dollars*, payable to the said insured, at its office in the City of *Newark*, *New Jersey*, on the *First day of October, Nineteen Hundred and Ten*, or should he die before that time, then to his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said insured, deducting therefrom ~~all indebtedness of the party to the Company~~, together with the balance, if any, of the then current year's Premium.

At the end of the Endowment Term the assured, instead of accepting the cash then due on this Policy, may surrender the Policy and receive in exchange a fully paid-up Participating Policy for an amount equal to said cash, payable at the death of the insured, which will contain an agreement that the Company will pay during the life of the insured an annuity equal to four per cent on the amount of such paid-up Policy, such an annuity to be payable at the end of the first and of each succeeding year, except that in the year when the paid-up Policy matures by the death of the insured, the annuity then payable shall be the *pro rata* amount accrued at date of death. At the end of the fifth policy year, or at the end of any succeeding five year period, the paid-up Policy may be surrendered for its face value in cash if presented to the Company fully

MUTUAL BENEFIT LIFE INSURANCE COMPANY

received within thirty days from such times, in which case the payment of the annuity will be discontinued; or at the end of the Endowment Term the assured may draw any desired portion of the cash then due on this Policy, and take a paid-up Participating Life Policy for an amount equal to the cash then left with the Company, which paid-up Policy will contain provisions corresponding to the above.

Provided, that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's *NON-FORFEITURE SYSTEM* as indorsed hereon with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid; nor are agents authorized to make, alter or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits, or to receive for the cash due for Premiums anything but cash. Any error made in understating the age of the insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, after two years, will be INCONTESTABLE, except for fraud or nonpayment of premium.

In Witness Whereof, the said **MUTUAL BENEFIT LIFE INSURANCE COMPANY** has, by its **President and Secretary**, signed and delivered this Contract, at the City of Newark, in the State of New Jersey, this *First day of October*, one thousand eight hundred and *Ninety*.

EDWARD L. DOBBINS **AMZI DODD**
Secretary President.

NONFORFEITURE PROVISIONS.

When after two full Annual Premiums shall have been paid on this Policy it shall cease or become void solely by the nonpayment of any premium when due, the entire net reserve value of the Policy and Dividend Additions, by the American Experience Mortality and Interest at four per cent yearly, less any indebtedness to the Company on this Policy, shall be applied by the Company as a Single Premium at the Company's rates published and in force at this date, either, *first*, to the purchase of nonparticipating term insurance for the full amount insured by this Policy, or, *second*, upon the written application by the owner of this Policy and the surrender thereof to the Company at Newark within three months from such nonpayment of Premium, to the purchase of a nonparticipating paid-up Policy payable at the time this Policy would be payable if continued in force. Both kinds of insurance aforesaid will be subject to the same conditions, except as to payment of Premiums, as those of this Policy. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the Company within one year after death; and if death shall occur within three years after such nonpayment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the Premiums that would have become due on this Policy if it had continued in force. If the reserve be more than enough to purchase temporary insurance as aforesaid to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term, if the insured be then living.

After two full years' Premiums shall have been paid, the Company will, on surrender of this Policy fully receipted while in force or within three months from the time of lapse, allow as a Cash Surrender Value for the same, a sum not less than the full reserve value of the Policy, exclusive of Dividend Additions, computed by the above-named standard, deducting therefrom any indebtedness to the Company on this Policy; and, at the end of the Tenth Policy year, or at the end of any succeeding Five year period, if the Policy be then in force, and if it be surrendered fully receipted within thirty days from such times, the Company will increase the Guaranteed Cash Surrender Value by the entire reserve value of all existing Dividend Additions.

MUTUAL BENEFIT LIFE INSURANCE COMPANY

The following table shows the minimum values of the Policy under the several options granted by the Company :

1st Option.—Cash Surrender Value.

2d Option.—Amount that may be borrowed from the Company on the Policy.

3d Option.—Extended Insurance for full amount of Policy, and Cash Endowment (if any) payable at end of Policy term.

4th Option.—Paid-up Policy Value.

No. of Years Prem's Paid.	Guaranteed Cash Surrender Value.	Company will Loan.	In Case of Lapse of Policy.			
			Extended Ins.		Cash Payable at End of Endowment if party lives.	Paid-up Policy.
			Years.	Days.		
2	\$ 638.40	\$ 320	6	172	-----	\$ 1,080
3	979.50	490	10	350	-----	1,610
4	1,336.00	670	13	254	-----	2,140
5	1,708.80	850	15	---	\$ 400	2,650
6	2,098.60	1,050	14	---	1,220	3,160
7	2,506.40	1,250	13	---	2,000	3,670
8	2,933.00	1,470	12	---	2,750	4,160
9	3,379.60	1,690	11	---	3,470	4,650
10	3,846.90	1,920	10	---	4,160	5,150
11	4,336.40	2,170	9	---	4,810	5,610
12	4,849.20	2,420	8	---	5,440	6,070
13	5,386.60	2,690	7	---	6,040	6,530
14	5,950.30	2,980	6	---	6,610	6,980
15	6,541.80	3,270	5	---	7,150	7,420
16	7,163.20	3,580	4	---	7,760	7,930
17	7,816.90	3,910	3	---	8,350	8,450
18	8,505.40	4,250	2	---	8,910	8,960
19	9,231.90	4,620	1	---	9,460	9,480
20	10,000.00	5,000			10,000	10,000

NOTE.—The first ten years' Dividends that may be declared upon this Policy will be allowed only on the "Addition" Plan.

The values of this Policy may, owing to Dividend Additions, be more than those above stated; but they cannot be less, provided there be no loan on the Policy requiring adjustment.

Loans not made for less than twenty dollars.

B. J. MILLER,
Mathematician.

"Deferred Annuity Bond" Issued Concurrently with Policy No. 987,312.

NONPARTICIPATING.

No. 689.

\$400.00.

THE MUTUAL BENEFIT LIFE INSURANCE CO.

OF NEWARK, N. J.

AGE, 35.

ANNUAL PREMIUM, \$187.64.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the sum of *One Hundred Thirty-Seven Dollars and Sixty-Four Cents*, to it in hand paid by *Allen J. Flitcraft* and of the annual premium of *One Hundred Thirty-Seven Dollars and Sixty-Four Cents*, to be paid at or before twelve o'clock M., on the *First* day of *January* in every year until *twenty* full years' premiums shall have been paid;

DOES HEREBY PROMISE AND AGREE that if *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, shall be living on the *First* day of *January*, nineteen hundred and *twelve*, it will on that day, and on the corresponding day of each year thereafter, during the natural life of the said *Allen J. Flitcraft*, pay, or cause to be paid, on demand, at its office in Newark, N. J., to *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, the sum of *Four Hundred Dollars*.

AND IT IS UNDERSTOOD AND AGREED, that this Annuity is granted upon the application signed by the said *Allen J. Flitcraft* and deposited with the Company, stating that the said *Allen J. Flitcraft* was born on the *First* day of *January*, one thousand, eight hundred and *fifty-six*, and that if the said statement is not true, then, these presents shall be void, and the premiums paid thereon shall be retained by the said Company to its use.

In case the said premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall be void, and the premiums paid retained as aforesaid; but if two full years' premiums shall have been

paid on this contract, then the Company will pay as many twentieths of the stipulated annuity as there shall have been full years' premiums paid.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract, at the City of Newark, in the State of New Jersey, this 14th day of January, one thousand eight hundred and ninety-one.

AMZI DODD,
President.

TO THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, OF NEWARK, N. J., FOR A
DEFERRED ANNUITY.

1. Name, residence and occupation of the person on whose life the annuity is desired?
- *2. Place and date of birth?
3. Number of years premiums proposed to be paid for the purchase?
4. Are the premiums to be paid yearly, half-yearly or quarterly?
5. Yearly amount of the Deferred Annuity to be paid by the Company?
6. To whom is the annuity to be paid?
7. Date of the first payment of the annuity? (16, 21 or 26 years from the issue of the bond?)
- *8. Will the Annuitant furnish satisfactory evidence of life as the annuity falls due?

Allen J. Flitcraft, of Oak Park, Cook County, Illinois, being desirous of purchasing an Annuity as before described, on the life of Allen J. Flitcraft from THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, does hereby declare that the several particulars of the above application are true.

Dated this *First* day of *January*, 1891.

ALLEN J. FLITCRAFT.

Sworn and subscribed before me this *First* day of *January*, 1891.

JAS' B. PEARSON.

*Satisfactory evidence of the date of birth will be required.

APPLICATION

I hereby apply for an assurance of \$10,000 on the 20-Payment Life (Convertible) plan, premium payable annually with THE MUTUAL BENEFIT LIFE INSURANCE Co., on the life of *John Jones*, born at *New York*, State of *New York*, on the *Fifteenth* day of *January*, 1852, at present and for ten years resident of *Newark*, County of *Essex*, State of *New Jersey*. I hereby warrant that he is not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company; and that such contract shall at all times and places be held and construed to have been made in the City of Newark, New Jersey. I also agree that if within two years from this date the insured shall, without the written consent of the Company, reside or travel elsewhere than in or to the United States, Canada, or Europe; or shall within such period and without such consent, be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war; the Policy hereby applied for shall thereupon cease and determine.

NOTE.—After two years from the date of issue the policies in this Company are absolutely nonforfeitable, and they contain no restrictions as to the residence, travel, or occupation of the insured.

20-Payment Life, 20-Year Distribution Policy.

No. 255,293.

Age, 35.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

Amount, \$10,000.

Premium, \$850.00.

In Consideration of the application for this Policy, which is hereby made a part of this contract, THE MUTUAL LIFE INSURANCE COMPANY of New York promises to pay, at its Home office in the City of New York, unto *John Doe* of *Oak Park*, in the County of *Cook*, State of *Illinois*, his executors, administrators or assigns, *Ten Thousand* Dollars, upon acceptance of satisfactory proofs at its home office of the death of the said *John Doe* during the continuance of this Policy, upon the following conditions, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Three Hundred and Fifty* Dollars shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home office, in the City of New York, on the *First* day of *January* in every year during the continuance of this contract, until premiums for twenty full years shall have been duly paid to said Company.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office, in the City of New York, the *First* day of *January*, one thousand eight hundred and *eighty-nine*.

WM. J. EASTON,
Secretary.

RICHARD A. MCCURDY,
President.

MUTUAL LIFE INSURANCE COMPANY.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the City of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is thereby expressly waived. That part of the year's premium, if any, which is ~~not~~ due and is unpaid at the maturity of this contract, shall be deducted from the amount of the claim. If this Policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided.

DIVIDENDS.—This Policy is issued on the Twenty-Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution Policies in force at the end of such term, and entitled thereto by year of issue, shall share in such distribution of the surplus and no other distribution to such Policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance, or may then be drawn in cash. After the expiration of the period of twenty years herein above provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this Policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination; provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise, a satisfactory examination will be required for each such application of the surplus. But should the owner of the Policy, at the end of said first period of twenty years, or at the end of any subsequent period of five years, elect to receive the dividend annually, the surplus applicable on this Policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this Policy, and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this Policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a Nonparticipating Policy for paid-up insurance, payable as herein provided for the proportion of the amount of this Policy which the number of full years' premiums paid bears to the total number required.

SURRENDER.—This Policy may be surrendered to the Company at the end of the said first period of twenty years, and the full reserve, computed by the American Table of Mortality, and four per cent interest, and the surplus as defined above, will be paid therefor in cash.

INSURANCE WITH ANNUITY.—If the Policy be surrendered at the end of the first dividend period as above provided, the Company will, if requested in writing, apply its cash value, including surplus, or any part of such value, to purchase, without medical examination, a paid-up policy for the same amount as the value so applied, securing insurance for life and participating annually in dividends, together with a paid-up annuity for life equal to three and one-half per cent per annum of the amount of the paid-up insurance, payments of the annuity to commence one year after the end of the first dividend period.

INCONTTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are; that he shall pay the premiums at the times and place and in the manner stipulated in said Policy and that the requirements of the Company as to age and military or naval service in time of war, shall be observed and that in all other respects, if this Policy matures after the expiration of the said two years, the payment of the sum insured by this Policy shall not be disputed.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENT.—The Company declines to notice any assignment of this Policy until the original or duplicate or certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

APPLICATION.

I certify that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition, and a satisfactory subject for life insurance.

I hereby warrant and agree not to reside or travel in any part of the Torrid Zone, and not to engage in any specially hazardous occupation or employment during the next two years following the date of issue of the Policy for which application is hereby made: and also not to engage in any military or naval service in time of war during the continuance of this Policy, without first obtaining permission from this company, and I also warrant and agree that I will not die by my own voluntary act during the said period of two years.

The specially hazardous occupations or employments herein referred to are: Blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel, or military or naval service in time of war.

I also agree that all the foregoing statements and answers, as well as those that I make or shall make to the Company's medical examiner, in continuation of this application, are by me warranted to be true, and are offered to the company as a consideration of the contract, which shall not take effect until the first premium shall have been paid, and the Policy shall have been delivered, during my life and continuance in good health.

And I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

Endowment—with Life Option Policy.

No. 259,294.

AGE, 35.

THE MUTUAL LIFE INSURANCE CO.

OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$509.00.

In Consideration of the application for this Policy, which is hereby made a part of this contract, THE MUTUAL LIFE INSURANCE COMPANY of New York promises to pay at its Home Office in the City of New York, unto *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, his executors, administrators or assigns, *Ten Thousand Dollars*, on the *first day of July*, in the year *nineteen hundred and nine*, or if he should die before that time, then to make said payment to *his wife, Emma R. Flitcraft*, if living; otherwise to his executors, administrators or assigns, upon acceptance of satisfactory proofs at its Home Office, of the death of *Allen J. Flitcraft*, during the continuance of this Policy, upon the following condition, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof.

The annual premium of *Five Hundred and Nine Dollars* shall be paid in advance on the delivery of this Policy, and thereafter to the Company at its Home Office, in the City of New York, on the *first day of July*, in every year during the continuance of this contract.

In Witness Whereof, the said, THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *first day of July*, A. D., one thousand eight hundred and eighty-nine.

WM. J. EASTON,
Secretary.

RICHARD A. MCCURDY,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS.—Each premium is due and payable at the home office of the Company in the City of New York, but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this Policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this Policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided.

LIFE OPTION AND ANNUITY.—At the maturity of the endowment term of this Policy, instead of accepting the cash settlement then provided for, the insured may continue this insurance for the full amount without medical examination and without further payment of premium, by exchanging it within thirty days after such maturity, for a paid-up Policy of life insurance payable at death, participating annually in dividends, and in addition thereto the insured shall be entitled to a paid-up annuity of \$400 for life, payments thereon to commence one year after said maturity.

DIVIDENDS.—This Policy is issued on the 20-Year Distribution Plan. It will be credited with its distributive share of Surplus apportioned at the expiration of 20 years from the date of issue. Only 20-year distribution policies in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of the Surplus; and no other distribution to such policies shall be made at any previous time. All Surplus so apportioned may be applied at the end of such period to increase the amounts under the life option and paid-up annuity, *pro-rata*, if previously requested in writing, or may then be drawn in cash.

PAID-UP POLICY.—After three full annual premiums have been paid upon this Policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a nonparticipating Policy for the proportion of the amount of this Policy which the number of full year's premiums paid bears to the total number required. The said proportional paid-up Policy shall be on the Endowment Plan payable as herein originally provided, and shall also provide that the insured, if living at the maturity of this endowment term may continue such paid-up insurance as a non-participating life Policy, by exchange, in the manner above described, and shall be entitled to an annuity for life in an amount equal to four per centum of said paid-up Policy of life insurance, payments thereon to commence one year after the date of said maturity.

INCONTESTABILITY.—It is hereby further promised and agreed that after two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are, that he shall pay the premiums at the times and place and in the manner stipulated in said Policy and that the requirements of the Company as to age and Military or Naval Service in time of war shall be observed, and that in all other respects if this Policy matures after the expiration of the said two years, the payment of the sum insured by this Policy shall not be disputed.

NOTICE.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENT.—The Company declines to notice any assignment of this Policy until the original or a duplicate or certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

NOTE.—The application agreement in this Policy is the same as in the preceding Policy.

MUTUAL LIFE INSURANCE COMPANY.

Consol—Endowment and Annuity—20 Year Distribution.

In consideration of the application for this Consol and of the payment of the installments hereinafter mentioned.

AGE, 35.

No. 435,604.

THE MUTUAL LIFE INSURANCE COMPANY

OF NEW YORK.

ANNUAL INSTALLMENTS OF \$680.30. CONSOL 20 YEARS DISTRIBUTION.

Promises to Pay at its home office in the City of New York to *Allen J. Flitcraft*, of *Oak Park*, in the County of *Cook*, State of *Illinois*, the principal sum of *Ten Thousand Dollars*, on the *Thirtieth* day of *January*, in the year *1911* if he be then living; and if he die before that day, then to pay a like amount to *his wife, Emma R. Flitcraft*, or her legal representatives upon acceptance at its home office of satisfactory proofs of such death, provided that the first installment of *Six Hundred Eighty Dollars and Thirty Cents* shall be paid to the Company on delivery hereof; and a like amount annually thereafter on the *Thirtieth* day of *January* in each year until such payments shall have been made for *twenty* full years. This contract is subject to all provisions, requirements and benefits endorsed hereon which together with the application for it are hereby referred to and made a part hereof.

Given at the office of the Company in the City of New York, *January 30th, 1891*.

FR. SCHROEDER,
Ass't Secretary.

RICHARD A. MCCURDY,
President.

INSTALLMENTS.

Each installment is due and payable at the home office of the company in the City of New York; but may be accepted elsewhere in exchange for the Company's receipt signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Consol is given and accepted by the delivery and acceptance of this contract. That part of the full year's installment, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount payable hereon. Nonpayment of any installment when due shall make void this contract except as hereinafter provided.

DEFERRED ANNUITY.

After payment of the principal sum at maturity, and only during the remaining lifetime of the person on whose life this Consol is issued, the Com-

MUTUAL LIFE INSURANCE COMPANY.

pany will pay to said person a deferred annuity in equal amounts of *Three Hundred Dollars each, beginning one year from and after the date of such maturity, and ending with the last annual payment preceding death.*

LIFE OPTION.

If this contract shall be in force on the date first written in this Consol, the said *Allen J. Flitcraft* may at his option, within thirty days thereafter, surrender it, and take in exchange paid-up insurance for \$10,000 payable at death, with participation in the profits of the Company, and an annuity of \$700 for life, beginning one year from and after the date of maturity as above described and ending with the last annual payment preceding death.

DISTRIBUTION OF SURPLUS.

This Consol is issued on the *twenty Year Distribution Plan*. It will be credited with its distributive share of surplus apportioned at the expiration of *twenty* years from the date of issue. Only *twenty* year distribution contracts in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of surplus; and no distribution to such contracts shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to increase the amount of the annuity herein provided for; or if the life option be accepted, to increase the respective amounts under the life option and paid-up annuity, if previously requested in writing; or may then be drawn in cash.

PAID-UP CONSOLS.

After three full annual installments have been paid upon this contract the Company will, upon the legal surrender hereof before default in payment of any installment, or within six months thereafter, issue a nonparticipating Consol for the proportion of the principal sum and of the deferred annuity above described, which the number of full years' installments paid bear to the total number required.

CONTINGENT ADDITIONS.

If this contract shall become a claim by death within the first distribution period only the Company will add to the principal sum to be paid hereon \$400 for each full year's installment previously paid.

INCONTESTABILITY.

After two years from the date hereof the only conditions which shall be binding upon the owner of this Consol are, that the installments shall be paid at the times and place and in the manner stipulated, that the requirements of the Company as to military or naval service in time of war shall be observed, and that the age of the person on whose life this Consol is issued shall have been correctly stated in the application. If these conditions are fulfilled and this Consol matures after the expiration of said two years, the payment of the principal sum shall not be disputed.

IDENTIFY.

Satisfactory evidence that the annuitant is living at the date when any payment of annuity falls due, will be required from the applicant for such payment.

NOTICE.

No agent has power on behalf of the Company to make or modify this contract, to extend the time for paying any installment, or to bind the Company by making any promise or by receiving any representation or information not contained in the application which is a part of this contract.

ASSIGNMENT.

Should this Consol be assigned every assignment must be filed in the home office of the Company in original or in duplicate or in duly certified copy. The Company will not assume any responsibility for the validity of an assignment.

RECEIPT.

This Consol is a receipt for the first installment herein required.

W. J. EASTON,
Secretary.

NOTE.—See page 100 for Application Agreement.

20-Payment Life Policy.

"FIVE YEAR DIVIDEND AND CASH SURRENDER PLAN."

Age, 35 Years.

No. 32,709.

THE MUTUAL LIFE INS. CO. OF KENTUCKY.

LOUISVILLE, KY.

Amount, \$10,000.

Premium, \$340.80.

In Consideration of the application for this Insurance, hereby referred to and made a part of this contract, and in further consideration of the sum of *Three Hundred Forty Dollars and Eighty Cents*, and of the like sum to be paid at the Home office, in the City of Louisville, on or before the *First* day of *November* in every year, until *twenty* annual premiums shall have been paid, unless the death of the insured shall sooner occur, do insure the life of *Allen J. Flitcraft*, of *Oak Park*, in the State of *Illinois*, hereinafter called the insured, in the sum of *Ten Thousand Dollars*, for the term of his natural life, and do promise to pay at their office, in the City of Louisville, Ky., upon completion and approval of proof of death of the insured, the amount of said insurance, with any additions thereto, after deducting any indebtedness on account of the policy, including any portion of the full year's premium unpaid, to *his wife Emma R. Flitcraft*, if living, otherwise to his executors, administrators or assigns.

PAYMENT OF PREMIUMS.—If any premium or part of premium on this policy, or any note given therefor, shall not be paid on or before the days on which they become due at the office of the Company in the City of Louisville, Ky., or to an agent, producing the receipt of the Company, signed by the President or Secretary, the policy shall then become void and insurance cease, without notice to the insured or the parties interested in this policy or holder thereof. Provided, however, in case of default in the payment of a third or any subsequent annual premium, then this policy, without further negotiation or stipulation, shall be binding upon the Company for such amount of nonparticipating paid-up insurance as specified in the table of paid-up policy values indorsed hereon.

ASSIGNMENTS.—This policy is issued and accepted upon express condition that the said *Allen J. Flitcraft* may, with consent

MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY.

of the Company, at any time assign it, or before assignment change the beneficiaries therein or make any other change. No assignment, however, shall take effect until written notice thereof shall be given to the Company, and under no circumstances shall the Company assume any responsibility for the validity of such assignment. If any claim be made under an assignment, proof of interest to the extent of the claim may be required.

The contract between the parties is completely set out in this policy and the application, and none of the terms can be changed or waived except by written agreement signed by the President or Secretary.

This policy after Two Years will be Incontestable, except for fraud or nonpayment of Premium.

In Witness Whereof THE MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY has caused this Policy to be signed by the President and Secretary at its office in the City of Louisville, on the First of November, 1889.

WM. W. MORRIS,

Secretary.

CHARLES D. JACOB,

President.

The amount of paid-up insurance to which the insured is entitled after failure to pay a third or any subsequent annual premium is shown in the following table:

The figures given are based on the assumption that the premium (less current dividends) have been paid in cash. If there be any indebtedness, the values stated will be proportionately reduced.

Number of Premiums Paid.	Paid-up Policy.	Number of Premiums Paid.	Paid-up Policy.	Number of Premiums Paid.	Paid-up Policy.
2	\$ 1,000	8	\$ 4,000	14	\$ 7,000
3	1,500	9	4,500	15	7,500
4	2,000	10	5,000	20	10,000
5	2,500	11	5,500	25	
6	3,000	12	6,000	30	
7	3,500	13	6,500		

This policy is issued on the FIVE YEAR DIVIDEND PLAN, and shall, at the end of each period of five years from its date, participate in surplus, provided no premium thereon shall have been unpaid, and that the surplus apportioned to this policy may be applied either

MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY.

to permanently increase the insurance under the policy if so elected in the application, or to reduce the premiums equally for each of the ensuing five years, and that if the legal holder of this policy, while the same is fully in force, and sixty days before the end of any five year period from the date hereof, shall give the Company notice in writing by registered letter or by delivery to the Secretary or President at its home office that he desires to surrender the policy for cash, and shall, on the day on which such five year period shall end, duly surrender this policy at the office of the Company, in the City of Louisville, the Company will then pay in cash as follows :

End of 5 Years.	End of 10 Years	End of 15 Years	End of 20 Years	End of 25 Years
\$680.00	\$2,190.00	\$3,640.00.	\$5,390.00.	\$5,990.00.

It is expressly agreed that such cash surrenders cannot be rightly demanded except on the day on which a five year period ends, and unless notice shall have been given as above provided.

NOTE.—The cash values guaranteed in these policies are the entire reserves (combined actuaries four per cent).

APPLICATION.

I hereby warrant that I am not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company. I also agree that if within two years from this date I shall, without the written consent of the Company, reside or travel elsewhere than in or to the United States, Canada, or Europe; or shall, within such period and without such consent be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war, the policy hereby applied for shall thereupon cease and determine.

NOTE.—After two years this policy is nonforfeitable without any act of the insured. It is absolutely clear of all restrictions as to the occupation, residence or habits of the insured, and it is incontestable, except for fraud.

Twenty-Payment Life Option Policy.

NATIONAL LIFE INSURANCE COMPANY

OF MONTPELIER, VT.

NUMBER 100,000.

Option Policy.

AGE 35.

An Insurance of Ten Thousand Dollars, is hereby granted on the Life of *John Baxter*, of *Montpelier* (the insured), payable at his decease to *Mary Celia Baxter* (the beneficiary), or surviving the aforesaid beneficiary to his legal representatives, or assigns, upon presentation of satisfactory proof of the death of insured, after deducting therefrom all indebtedness to the Company which may have been incurred on account of this contract, together with the residue, if any, of the year's premium.

This Contract is issued by the NATIONAL LIFE INSURANCE COMPANY of Montpelier, Vermont, and accepted by the insured and beneficiary under the following conditions:

A Premium of *Three Hundred Forty-two* $\frac{60}{100}$ Dollars shall be paid to said Company upon the delivery of this Policy, and a like sum on or before the *First* day of *July* during the continuance of this contract in each year for the term of *Twenty Years*.

Failure to pay any premium, or any part thereof, or any note given therefor when due, shall cancel the insurance and this contract; if however lapse occurs after three full annual premiums, have been paid, the Company guarantees:

	FIRST: Without any action of the in- sured a paid-up nonparticipating Policy for	OR SECOND: Upon surren- der of this Policy within two months a cash value of	OR THIRD. Upon applica- tion within two months to give Extended Insur- ance for full amount of this Policy for
At end of 3 years.	\$ 1,500.00	\$ 484.70	5 Years 185 Days.
" " 4 "	2,000.00	723.80	7 " 148 "
" " 5 "	2,500.00	971.00	9 " 68 "
" " 6 "	3,000.00	1,209.90	10 " 308 "
" " 7 "	3,500.00	1,441.20	12 " 118 "
" " 8 "	4,000.00	1,681.90	13 " 249 "
" " 9 "	4,500.00	1,932.10	14 " 329 "
" " 10 "	5,000.00	2,191.80	16 " 5 "
" " 11 "	5,500.00	2,461.10	17 " 4 "
" " 12 "	6,000.00	2,740.00	17 " 393 "
" " 13 "	6,500.00	3,029.00	18 " 271 "
" " 14 "	7,000.00	3,328.80	19 " 187 "
" " 15 "	7,500.00	3,638.80	20 " 91 "
" " 16 "	8,000.00	3,962.90	20 " 354 "
" " 17 "	8,500.00	4,298.70	21 " 258 "
" " 18 "	9,000.00	4,648.90	22 " 186 "
" " 19 "	9,500.00	5,012.50	23 " 148 "
" " 20 "	10,000.00	5,393.10	Paid-up.

NATIONAL LIFE INSURANCE CO.

The first distribution of surplus will be made *July 1, 1912*, and an annual distribution thereafter, if the premium payments required by this contract are made. Surplus apportioned may be

FIRST: withdrawn in cash, or

SECOND: applied to purchase Paid-up insurance of the same kind as this Policy, provided a satisfactory medical examination is furnished, or

THIRD: used to pay future premiums on this policy, if the terms for which premium payments are required by this contract has not already been completed, or

FOURTH: applied, together with the guaranteed cash surrender value, to the purchase of an Annuity.

This Policy is subject to the limitations and conditions named upon the back hereof, which, with the application, are made a part of this contract.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY, has by its President and Secretary signed and delivered this contract this *first* day of *July* the year of our Lord one thousand eight hundred and ninety-two at MONTPELIER, VT., where all claims under it are payable.

GEO. W. REED,
Secretary.

CHARLES DEWEY,
President.

CONDITIONS AND LIMITATIONS REFERRED TO HEREIN, AND WHICH
ARE MADE A PART OF THIS CONTRACT.

The insured may travel or reside within the United States, Dominion of Canada, Europe or the Bermuda Islands, except in localities where the yellow fever is prevailing at the time as an epidemic, and may make voyages in first-class vessels by the usual routes to and from ports therein.

Travel and residence outside of the above limits, military or naval service in time of war, or change to a hazardous employment will subject the insured to the payment of an extra premium to be determined by the Company, which, if not paid at the assumption of such extra risk, shall not invalidate this Contract but shall be a lien thereon.

Should the insured die within three years after the election of Extended Insurance, as herein provided, there will be deducted from the amount payable the sum of all the premiums, with interest, that would have become due on this Policy if it had continued in force.

Death as the result of engaging in a duel, or in violation of law, and self-destruction within two years from date hereof, whether sane or insane, are not risks assumed by the Company under this Contract; otherwise, this policy will be incontestable, except for fraud or nonpayment of premium.

No suit shall be brought against the Company for claims under this Policy after three years from time right of action accrues.

NATIONAL LIFE INSURANCE CO.

All premiums are due and payable at the Home Office in Montpelier, Vermont, but will be accepted when paid to Agents of the Company in exchange for its receipts signed by its President or Secretary.

Agents are not authorized to extend the time for payment of any premium, and cannot give credit, make, alter or discharge contracts, nor waive forfeitures. Any error made in understating the age of the insured will be adjusted by paying such amount as the premiums paid would purchase at the table rate.

Notice of assignment of this Policy must be forwarded to the Home Office, and the assent of the Company obtained to same; the Company will not, however, assume responsibility as to the validity of any assignment.

APPLICATION.

I hereby certify that I have read all the statements and answers in this application, and warrant and agree that no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made or to be made to the Company's Medical Examiner, shall be the basis of the contract applied for, which shall not take effect till the first premium shall have been actually paid on delivery of contract during my life and good health; I further agree that said contract, if issued, shall at all times and places be held and construed to have been made at Montpelier, Vermont, and that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to any insurance which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such insurance, and that the receipt of the insured may be accepted by the Company in full surrender of all dividend additions.

NOTE.—The cash values guaranteed in these option Policies are the entire reserves (combined actuaries four per cent) less a slight surrender charge after years three, four and five. Policies on this plan are issued with dividend periods of four, ten, fifteen, or twenty years, as may be selected at the time of making application.

20-Payment Life Rate, Endowment Policy.

No. 67982.

INCORPORATED 1835.

AGE, 35.

New England Mutual Life Insurance Co.

BOSTON, MASSACHUSETTS.

AMOUNT, \$10,000.

PREMIUM, \$342.50.

This Policy of Insurance Witnesseth, That the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, in consideration of the payment of *Three Hundred and Forty-two Dollars, and fifty cents*, this day made by *John Doe*, of *Boston*, in the State of *Massachusetts*, being the assured in this Policy, and of the punctual payment of a like sum to be made in the same manner to them, at their office in *Boston*, or to their agent duly authorized, on or before the *First* day of *January* in every year until *Twenty* annual premiums shall have been paid, or during his life, if his decease shall happen within *Twenty* years from the date hereof, do promise and agree to pay, at their office in *Boston*, the amount of *Ten Thousand Dollars*, in lawful money of the United States, to the said *John Doe*, at the end of *Forty* years from the date hereof, or if said *John Doe* shall decease before that date, then to his wife, *Mary H. Doe*, if she shall survive him, otherwise to his executors or administrators, upon receipt of satisfactory proof of his death, after deducting therefrom all indebtedness of the party assured to the Company, together with the residue, if any, of the year's premium.

THIS POLICY IS ISSUED BY THE COMPANY, AND ACCEPTED, UPON THE FOLLOWING EXPRESS CONDITIONS:

FOUNDATION OF CONTRACT.—That the statements and declarations made in or attached to the application for this Policy, which are hereby referred to as the basis of this contract and are a part thereof, and on the faith of which it is issued, are in all respects true, and that no fact has been suppressed relating to the health or circumstances of the insured affecting the interests of said Company, or their inducement to accept the risk.

RESIDENCE AND TRAVEL.—The insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time as an epidemic); and in the British Provinces, and travel in and make passages along the coasts thereof; and may go to, return from, reside and travel in, Europe, the West Indies (between the months of November and May inclusive), and the islands of the Pacific Ocean.

OCCUPATION; NON-FORFEITABLE.—The insured may, without previous notice to the Company, go and remain beyond the above limits (except where yellow fever is prevailing as an epidemic); or may engage in any military or naval service; or engage in voyages upon the high seas as an occupation; or in blasting, mining, or submarine operations; or in the production or manufacture of highly inflammable or explosive substances; or in working a steam-engine, on land or water, as engineer or fireman, or in a similar capacity; or as an employee on any railroad train, but in such case he shall pay for remaining beyond

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

the above limits of residence and travel, or for the risk of military or naval service in time of war, or for any of said occupations, an ~~extra premium~~, equal to that charged by the Company in similar cases, which, if not paid at the time of the assumption of the risk, shall not invalidate this contract, but shall be a lien upon the Policy, and deducted therefrom, with interest, upon its payment.

ASSIGNMENTS.—Any assignment of this Policy shall be void unless assented to in writing by said Company, but the Policy shall not be invalidated thereby.

INDEBTEDNESS DUE COMPANY.—In case of any indebtedness due to this Company from the assured, this Policy and all sums due thereunder, are hereby pledged to secure said indebtedness, and the Company shall have a lien therefor on this Policy; and said debt or demand may be set off against the amount due thereon.

PAYMENT OF LOSSES.—This Policy is payable only at the office of the Company at Boston, from which it is issued, and is a Massachusetts contract; and as to its conditions, restrictions and agreements, and as to the validity of any assignments thereof, shall be governed by the law of Massachusetts. The loss shall be payable whenever satisfactory proof thereof shall have been furnished at the office in Boston, by the sworn certificate of the attending physician, if there were any, and the full and particular statement, under oath, of at least one competent and disinterested witness, stating the time, place, cause, and circumstances of the death of the insured.

RIGHT OF ACTION ACCRUES.—No suit shall be brought against the Company on any claim under this Policy, unless said suit is commenced within two years from the time when the right of action accrues, and also within three years from the termination of the life insured.

POLICY TO TAKE EFFECT.—This Policy shall not take effect until the first premium is actually paid, and agents are not authorized to deliver the Policy to the assured until such payment has been made.

WHO ARE AUTHORIZED TO RECEIVE PREMIUMS.—General agents appointed directly by the Company are alone authorized to receive premiums at the day when payable, and not afterwards, but cannot give credit, or make, alter, or discharge contracts, or waive forfeitures, and no alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the office in Boston, and signed by the President or Secretary.

PAYMENT OF PREMIUMS.—All premiums due under this Policy shall be paid in advance, but any annual Premium may, at the election of the assured, be paid in cash, either in one sum or in semi-annual or quarterly instalments, to be secured by the notes of the assured; it being understood that the Company assumes no risk for the period covered by such deferred payments, but only for that portion of the year for which the Premium shall have been actually paid in cash, in advance; and that in case of loss all such deferred payments are to be deducted from the amount payable.

VIOLATION OF LAW.—This Policy shall be void if the insured shall die in, or in consequence of, a duel, or by the hands of justice, or in the violation of, or attempt to violate, any criminal law of the United States, or of any State or country in which the insured may be.

SUICIDE.—This Policy shall be void if the insured shall die by his own hand or act, whether sane or insane, within three years from the date hereof, but the Company agrees to pay upon the Policy thus voided the net reserve held against it, reckoned according to the legal standard of Massachusetts.

MASSACHUSETTS LAW.—This Policy is issued subject to the provisions of "The Massachusetts Insurance Act of eighteen hundred and eighty-seven, Section, 76."

In Witness Whereof, the said NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY have, by their President or Vice-President, and Secretary, signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *First* day of *January*, in the year one thousand eight hundred and *eighty-nine*.

S. F. TRULL,
Secretary.

BENJ. F. STEVENS,
President.

This Policy is not valid till countersigned by the Assistant Secretary or Policy Clerk.

MASSACHUSETTS INSURANCE ACT OF 1887.

SECTION 76. All Policies hitherto issued by any domestic life insurance Company shall be subject to the provisions of law applicable and in force at the date of such issue. No Policy of life or endowment assurance hereafter issued by any such Company shall become forfeit or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such Policy shall be binding upon the Company for the amount of paid-up insurance which the then net value of the Policy and all dividend additions thereon, computed by the rule of section eleven, less any indebtedness to the Company on account of said Policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original Policy contract; and such default shall not change or affect the conditions or terms of the Policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent. of the insurance value of the Policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said Policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section eleven. Every such Policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge, and less any indebtedness to the Company on account of the said Policy, and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the Company such surrender value in cash; provided that from the surrender value of all endowment Policies the Company may deduct five per cent. On Policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a Policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; provided that from such net value of all endowment Policies the Company may deduct five per cent. But no surrender of a Policy shall be made without the written assent of the person to whom the Policy is made payable. Any condition or stipulation in the Policy or elsewhere, contrary to the provisions of this section and any waiver of such provisions by the assured, shall be void.

Under the provisions of the Statute, a copy of which is printed on this Policy, the holder thereof will be entitled to a cash surrender value, or to paid-up insurance for the amounts stated below; where there is any indebtedness to the Company it will be deducted from the surrender value, if paid in cash, or, if paid-up insurance is taken, the amount thereof will be diminished proportionally by deducting the indebtedness from the reserve before ascertaining the premium on which the calculation for paid-up insurance is made.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

At the end of the Year.	Cash-Sur-render Value.	Paid-up Insurance.	At the end of the Year.	Cash-Sur-render Value.	Paid-up Insurance.
2	\$ 280.60	\$ 760	22	\$ 6,003.50	-----
3	491.80	1,290	23	6,156.20	-----
4	711.50	1,830	24	6,312.80	-----
5	940.20	2,360	25	6,473.60	-----
6	1,178.40	2,880	26	6,638.60	-----
7	1,426.50	3,410	27	6,808.10	-----
8	1,685.10	3,930	28	6,982.70	-----
9	1,953.90	4,440	29	7,163.20	-----
10	2,233.20	4,950	30	7,350.00	-----
11	2,523.20	5,450	31	7,544.20	-----
12	2,824.10	5,950	32	7,747.50	-----
13	3,136.40	6,440	33	7,960.60	-----
14	3,460.70	6,940	34	8,186.10	-----
15	3,797.90	7,430	35	8,426.40	-----
16	4,148.70	7,910	36	8,684.90	-----
17	4,514.10	8,400	37	8,965.40	-----
18	4,895.00	8,880	38	9,273.40	-----
19	5,292.90	9,370	39	9,615.40	-----
20	5,708.90	10,000	Maturity.	10,000.00	-----
21	5,854.40	-----			

Life Rate Endowment at 75.

(40 YEARS.)

AMOUNT, \$10,000.

AGE, 35.

ANNUAL PAYMENTS.

PREMIUM, \$265.

At the end of the year.	Cash Surr. Value.	Paid-up Ins.	At the end of the year.	Cash Surr. Value.	Paid-up Ins.	At the end of the year.	Cash Surr. Value.	Paid-up Ins.	At the end of the year.	Cash Surr. Value.	Paid-up Ins.
2	\$ 116.70	\$ 910	12	1,722.10	3,690	22	3,809.40	6,270	32	6,510.90	8,370
3	253.90	670	13	1,909.90	3,920	23	4,046.00	6,500	33	6,841.00	8,560
4	396.00	1,020	14	2,102.10	4,210	24	4,288.50	6,720	34	7,191.20	8,760
5	548.00	1,360	15	2,298.90	4,490	25	4,537.50	6,940	35	7,562.60	8,960
6	695.50	1,700	16	2,500.30	4,770	26	4,793.00	7,160	36	7,962.90	9,160
7	853.60	2,040	17	2,706.70	5,050	27	5,055.90	7,360	37	8,397.50	9,360
8	1,017.20	2,370	18	2,917.60	5,300	28	5,326.60	7,570	38	8,874.50	9,570
9	1,186.10	2,690	19	3,132.60	5,550	29	5,606.80	7,780	39	9,401.20	9,780
10	1,360.20	3,010	20	3,353.00	5,790	30	5,895.30	7,970	40	10,000.00	-----
11	1,539.00	3,330	21	3,578.60	6,040	31	6,196.30	8,170			

APPLICATION.

Does the applicant warrant the truth of all the foregoing answers, and agree that they are a part of the contract of insurance, and that if any answer to the above questions, in this statement, is fraudulent or untrue, or if there is any concealment of fact bearing upon the proposed risk, whether inquired about or not, or any non-compliance with the terms and conditions of this Policy, and the rules of the Company, it shall vitiate the insurance, and that, in such cases, no return of premium shall be made?

O. 389,842.

AGE, 35.

**Limited-Payment Life. Nonforfeiting Free Tontine Policy, with
Mortuary-Dividend.**

THE NEW YORK LIFE INSURANCE COMPANY

Amount, \$10,000.

Premium, \$410.00.

By this Policy of Insurance, In Consideration of the agreements, statements, representations and warranties submitted to its officers at the Home Office, in the City of New York, in the written application for this Policy, which are hereby referred to and made a part of this Contract, and in further consideration of the sum of *Four Hundred and Ten Dollars*, to them in hand paid at the office of the Company, in the City of New York, and of the annual payment of *Four Hundred and Ten Dollars*, to be made at said Office on or before the *Seventh day of March*, in every year during the continuance of this Policy, until *Twenty* full years' premiums shall have been paid, doth insure the life of *John Doe*, of *New York*, in the County of *New York*, late of *New York* (hereinafter called the insured), in the amount of *Ten Thousand Dollars*, commencing on the *Seventh day of March*, 1902, at noon. And the said Company doth hereby promise and agree to pay the amount of the said Insurance at its Office in the City of New York, to *Mary, wife of the insured*, or, in the event of her prior death, to the insured's Executors, Administrators, or Assigns, upon receipt and approval of proofs, as hereinafter required, of the death, during the continuance of this Policy, of the said insured, deducting therefrom all indebtedness to the Company, together with any balance of the year's premium remaining unpaid.

This Policy is issued and accepted upon the following express conditions and Agreements:

FIRST. If this Policy shall become a claim by death after having been in force two full years, the Company will not contest its payment on account of the incorrectness of any statement in the application, or in the accompanying declarations to the Medical Examiner (except in case of fraud), provided, however, that if the age of the insured is understated the amount of insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

SECOND. That if any one of the premiums is not paid, as here-

inafter provided, on or before the day when due, then this Policy shall become void, and all payments previously made shall be forfeited to the Company, except that if this Policy shall lapse become forfeited for the nonpayment of any premium, after being in force three full years, a paid-up policy will be issued, on demand made within six months after such lapse, with surrender of the Policy, under the same conditions as this Policy, except as to payment of premiums, but without participation in profits (and with Mortuary-Dividend), for an amount equal to as many twentieth parts of the sum above insured as there shall have been complete Annual Premiums paid hereon when said default in the payment of premium shall be made; and all right to any other paid-up Policy or surrender value, provided for by the statute of any State or country is hereby waived.

THIRD. That the provisions, requirements and benefits, printed or written by the Company, upon the next page of this Policy, are a part of this Contract, as fully as if they were recited at length on the signatures hereto affixed.

In Witness Whereof, THE SAID NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President or Actuary, signed and delivered this Contract, this *Seventh* day of *March*, one thousand eight hundred and ninety-two.

RUFUS W. WEEKS,
Actuary.

JOHN A. MCCALL,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS REFERRED TO IN THIS POLICY.

NONFORFEITING FREE TONTINE POLICY PROVISIONS.—This Policy is issued on the NONFORFEITING FREE TONTINE POLICY PLAN, the particulars of which are as follows:

That the Tontine Period for this Policy shall be completed on the *Seventh* day of *March*, in the year *Nineteen Hundred and Twelve*.

That no dividend of Surplus shall be allowed or paid upon this Policy, unless the insured shall survive until completion of its Tontine Period, and unless the Policy shall then be in force.

That surplus of profits derived from such Policies on the NONFORFEITING FREE TONTINE POLICY PLAN as shall not be in force at the date of the completion of their respective Tontine Periods, shall be apportioned among such Policies as shall complete their Tontine Periods.

That after the completion of the Tontine Period, provided this Policy shall not have been previously terminated, this Policy shall secure to the insured one of the following benefits.

FIRST: To apply the accumulated *dividend* to the purchase of an Annuity for the life of the insured in one of the following forms: a. an Annuity for the number of years that premiums are payable beyond the TONTINE PERIOD, to be used in reduction of subsequent premiums on this Policy, and in case the amount accruing in any year from the Annuity, together with dividends thereon thereafter be declared on this Policy, shall exceed the amount of premium due thereon, the excess to be paid in cash; or b. If the payment of premiums is completed, an Annuity for the whole term of life.

SECOND: To continue the Policy for the original amount and withdraw, in, the accumulated surplus apportioned by the Company to this Policy.

THIRD: To withdraw in cash the Entire Equity (that is—the net reserve put by the American Table of Mortality and interest at four per cent in addition thereto the accumulated surplus aforesaid).

FOURTH: To convert the entire equity into a Paid-up Policy, without participation in profits, for an amount to be determined by the method then in use by Company in determining Paid-up Policies of this class; provided that this is legally surrendered during the lifetime of the insured, and within ninety from the completion of the TONTINE PERIOD, and provided further that Paid-up Policy shall be issued for any amount in excess of the original insured, except upon a medical re-examination satisfactory to the Company.

FIFTH: The conversion of the entire equity into a Life Annuity upon the life payable to the insured.

SIXTH: To continue the Policy for the original amount and convert the accumulated surplus into a Reversionary Addition, conditioned upon satisfactory examination.

These benefits are at the option of the insured; but it is understood and read that, not less than three months prior to the completion of the TONTINE PERIOD, the said insured shall notify the Company, in writing, which benefit selected; and if no such notification shall be received, then, and in that case accumulated surplus shall be applied to the purchase of an Annuity in one the forms stipulated in the "first benefit" named above.

That in the payment of premiums upon this Policy, *falling due not less than six months after issue of the Policy, and within the selected Tontine Period*, a grace shall be allowed of one month; provided that in all cases when this grace availed of interest at the rate of six per cent per annum shall be paid to the Company for the time deferred.

That the dividend declared at the completion of the Tontine Period, as well as thereafter declared, shall be based on the Company's experience upon Non-Tontine Free Tontine Policies.

DIVIDENDS AFTER TONTINE PERIOD.—If this Policy is continued in force at the completion of the Tontine Period, surplus will be apportioned to it at expiration of each period of five years thereafter. Such apportionments will be made in the form of reversionary additions; but the value of the same may, at the option of the insured, be taken in cash, or (if the Policy is not paid-up in cash) applied to the reduction of premiums during the next five-year period, or to the permanent reduction of all future premiums. When the value is taken in cash, payment shall be made to the insured, and his receipt shall be a valid receipt to the Company. Should the insured, however, at the completion of the Tontine Period, or at the end of any five-year period thereafter, request in writing that dividends be declared annually instead of at intervals of five years, exchange so requested will be made, as regards subsequent dividends.

MORTUARY DIVIDEND.—If this Policy shall become a claim by death within the Tontine Period, above specified, a Mortuary Dividend will be paid therewith, equal to the total amount of premiums paid (taken at the tabular annual rate).

RISKS NOT ASSUMED.—This Policy does not insure against death occurring while engaged in military or naval service in time of war, or in consequence of such service, nor against death in consequence of a duel or violation of law. In any such case the Policy shall be null and void; but on its surrender within six months thereafter, with satisfactory proofs of death, the net reserve (computed by the American Table of Mortality and interest at four per cent), after deducting all indebtedness to the Company, will be paid therefor.

POWERS OF AGENTS.—No agent has power on behalf of the Company to make, modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice President or Actuary of the Company, and will not be delegated.

PAYMENT OF PREMIUMS, NOTICE WHEN DUE.—All premiums are due and payable at the Home Office of the Company, unless otherwise agreed in writing, but

may be paid to agents producing receipts signed by the President, Vice President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

PROOFS OF DEATH.—Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a respectable householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained, or supplied by other proofs.

ASSIGNMENTS.—Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office for acknowledgment, and to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

APPLICATION.

14. Any nonforfeiting free tontine Policy issued under this application will contain an agreement that:

If it shall lapse or become forfeited for the non-payment of any premium after being in force three full years, a paid-up Policy will be issued on demand made within six months after such lapse with surrender of the Policy, under the same conditions as this Policy except as to payment of premiums, but without participation in profits, for such an amount as the net reserve on the Policy at the time of lapse, computed by the American Table of Mortality and interest at four and one-half per cent., after deducting all indebtedness to the Company, will purchase as a single premium at the present published rates of the Company at the age of the insured at the time of lapse, if an ordinary life Policy, or for such an amount as shall be represented by as many proportional parts of the sum insured as there shall have been complete annual premiums paid thereon when the lapse or default above referred to shall first be made, if a limited payment life Policy or an endowment Policy.

In consideration of this agreement, for a surrender value in paid-up insurance, do you waive, in case of lapse or forfeiture, all right to any other surrender value provided for by the statute of any state or country?

NOTE.—An affirmative answer to this question is a necessary condition to the issue of a nonforfeiting free tontine Policy.

C. Do you agree that, if you shall, during the two years next following the date of any Policy which may be issued hereon, reside or travel within the Tropics or engage in blasting, mining, sub-marine operations, aeronautic ascensions, the manufacture of gunpowder, dynamite or other explosive substances, or in service upon any railroad train, or in switching or coupling cars, or upon

any steam or other vessel, without first obtaining written permission from the Company, the said Policy shall become null and void, and all payments made thereon shall belong to the Company?

I DO HEREBY AGREE as follows: 1. That the statements and representations contained in the foregoing application, together with those made to the medical examiner by me, shall be the basis of the contract between me and the NEW YORK LIFE INSURANCE COMPANY; that I hereby warrant the same to be full, complete and true, whether written by my own hand or not, this warranty being a condition precedent to and a consideration for the Policy which may be issued thereon.

2. That, inasmuch as only the officers at the home office of said Company, in the City of New York, have authority to determine whether or not a Policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, or information made or given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, or information be reduced to writing, and presented to the officers of said Company, at the home office, in this application. 3. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such Policy. 4. That any Policy which may be issued under this application shall not be in force until the actual payment to, and acceptance of the premium by said Company, or its authorized agent, during my life-time and good health. 5. That the contract, contained in such Policy and in this application, shall be construed according to the law of the State of New York, the place of said contract being agreed to be the home office of said Company in the City of New York. 6. That no suit shall be brought against said Company under said contract after the lapse of one year from the time when the cause of action accrues.

I HEREBY DECLARE that I am the person who has made and signed the accompanying application for insurance in the NEW YORK LIFE INSURANCE COMPANY, dated *January First, 1890*; that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical condition and a proper subject for life insurance.

No. 836,312.

AGE 35.

THE NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000

ANNUAL PREMIUM, \$524.00.

By this Guaranteed Interest Bond in Consideration of the written application for this Bond Policy and of the agreements statements, and warranties thereof, which are hereby made a part of this contract, and in further consideration of the annual premium of *Five Hundred and Twenty-Four Dollars*, and *—cents*, to be paid in advance on the delivery of this contract, and thereafter on the *Seventh* day of *March* in every year until *Twenty* full years' premiums shall have been paid,

HEREBY PROMISES AND AGREES: **FIRST.** That upon receipt and approval of proofs of the death during the continuance of this Bond Policy of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, thereafter called the insured, it will pay the amount of *Ten Thousand Dollars* at its office in the City of *New York* to *Mary*, wife of the insured; or, in the event of her prior death, to the insured's executors, administrators or assigns.

SECOND. That if this Bond Policy shall become payable in consequence of such death, occurring before the *Seventh* day of *March* nineteen hundred and *twelve*, and if the total amount of annual premiums paid, with interest compounded at the rate of four per cent per annum from the date of each payment to the date of death, shall exceed the face amount of the Bond Policy, the Company will pay the amount of the difference between the face of the Bond Policy and the said amount so computed, as a Mortuary dividend.

The benefits provisions and requirements placed by the Company on the back hereof, are a part of this contract as fully as if recited over the signatures hereto affixed.

In witness whereof, the said NEW YORK LIFE INSURANCE COMPANY, has, by its President and Vice-President or Actuary, signed and delivered this contract this *Seventh* day of *March*, one thousand eight hundred and *ninety-two*.

RUFUS W. WEEKS,
Actuary.

JOHN A. MCCALL,
President.

BENEFITS, PROVISIONS AND REQUIREMENTS

REFERRED TO IN THIS BOND POLICY.

If the insured is living on the seventh day of March in the year nineteen hundred and twelve and if this Bond Policy is then in force, the premiums having been paid in full to that date, the insured shall be entitled to one of the following benefits:

OPTIONAL BENEFITS.—1. The continuance of this Bond Policy, which then becomes a paid-up insurance, payable at the death of the insured: Together with an annual income during the life of the insured of Four Hundred and Nineteen Dollars and Twenty cents per annum (being equal to four per cent of the total amount of annual premiums paid), the first payment of said income to be made to the said insured, if living, on the seventh day of March Nineteen Hundred and thirteen, and an equal payment to be made annually thereafter, provided the said insured shall be living when such annual payment becomes due:

And, in addition, the conversion of the surplus then apportioned by the Company to this Bond Policy into a Life Annuity, payable together with the income above guaranteed.

2. The continuance of this Bond Policy, guaranteeing a paid-up insurance and an annual income as specified in benefit "1," and the withdrawal in cash of the above-defined surplus.

3. The surrender of this Bond Policy to the Company for its cash value, which is hereby guaranteed shall not be less than Ten Thousand Dollars, and which shall in addition to that amount include the above-defined surplus:

4. The surrender of this Bond Policy, and the conversion of its cash value, as above defined, into an annual income during the life of the insured, payable in like manner as provided in benefit "1" it being hereby guaranteed that the annual amount of such income shall not be less than Eight Hundred and ninety two Dollars and fifty cents.

Provided, however, that the insured shall notify the Company, in writing, not less than three months before the first named date above, which privilege is selected, and that in default of such notice, benefit "1" shall be considered selected.

DIVIDENDS.—No dividend of surplus shall be allowed or paid upon this Bond Policy prior to the date specified above, at which it becomes entitled to one of the above benefits. If this Bond Policy is continued under benefit "1," or "2," it shall participate annually thereafter in any dividend declared by the Company on its paid-up policies, and the cash value allowed for any such dividends shall be payable together with the income payments hereinabove provided for.

GRACE.—In the payment of premiums upon this Bond Policy a grace shall be allowed of one month; provided that in all cases when this grace is availed of, interest at the rate of six per cent per annum shall be paid to the Company for the time deferred.

NONFORFEITING PROVISIONS.—If any one of the premiums is not paid, as herein provided, on or before the day when due, then this Bond Policy shall become void, and all payments previously made shall remain the property of the Company, except, that in case of nonpayment of premium after being in force three full years, a paid-up Bond Policy will be issued, on demand made within six months after such nonpayment, with surrender of this Bond Policy, under the same conditions as this Bond Policy, except as to payment of premiums, but without participation in profits (and without Mortuary-Dividend), for an amount equal to as many twentieth parts of the face of this Bond Policy, and of the annual income payment specified in benefit "1" above, as there shall have been complete Annual Premiums paid hereon when said default in the payment of premium shall be made; and all right to any other paid-up policy, or surrender value, provided for by the statute of any State or Country, is hereby waived.

INCONTINGIBILITY.—If this Bond Policy shall become a claim, by death, after having been in force two full years, the Company will not contest its payment on account of the incorrectness of any statement in the application, or in the accompanying declarations to the Medical Examiner, except in case of fraud, provided, however, that if the age of the insured is understated, the amount of

NEW YORK LIFE INSURANCE CO.

the insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

RISKS NOT ASSUMED.—During the twenty years succeeding the issue of this Bond Policy, it does not insure against death occurring while engaged in military or naval service in the time of war, or in consequence of such service, nor against death in consequence of a duel, or violation of law; and shall be null and void in case of the death of the insured from any of these causes within the period named; but in case such death shall occur more than two years after the issue of this Bond Policy, then, on surrender of the same within six months thereafter, with due proofs of such death, a surrender value will be paid therefor equal to the sum of the premiums paid, less the premiums for the first two years.

PREMIUMS.—All premiums are due and payable at the home office of the Company, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President, or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in this Bond Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice, or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom, or as waiving or disturbing any of the conditions as to payment of premiums thereafter due. Any balance of the full year's premium remaining unpaid, as well as any other indebtedness to the Company, shall be deducted from the amount of the claim at the maturity of this contract. In calculating mortality-dividend, or annual interest-payment, only the tabular premium at the annual rate shall be taken into account.

POWERS OF AGENTS.—No agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel, or occupation, or to bind the Company by making any promise, or receiving any representation or information. This power can be exercised only by the President, Vice-President, or Actuary of the Company, and will not be delegated.

PROOFS OF DEATH.—Proofs of death under this Bond Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements, on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible household who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS.—Any assignment of this Bond Policy must be made in duplicate, and both copies must be sent to the Home Office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

TABLE OF AMOUNTS PAYABLE IN CASE OF DEATH.

In case this Bond Policy is matured by death within twenty years, the amount payable to the legal holder hereof will be as set forth below, being as specified on the face of the Bond:

Year.	Amount Payable.
First to Tenth Inclusive.....	\$ 10,000.
Eleventh.....	10,000.
Twelfth.....	10,000.
Thirteenth.....	10,000.
Fourteenth.....	10,000.
Fifteenth.....	10,912.80.
Sixteenth.....	11,898.80.
Seventeenth.....	12,914.00.
Eighteenth.....	13,975.60.
Nineteenth.....	15,079.70.
Twentieth.....	16,227.80.

Combination Term and Life Distributing Policy. Mortuary-Dividend.

Age, 40.

No. 836,714.

THE NEW YORK LIFE INSURANCE COMPANY.

Amount, \$10,000.

Annual Premium, \$356.

By This Policy of Insurance, In Consideration of the agreements, statements, representations and warranties submitted to its Officers at the Home office in the City of New York, in the written application for this Policy, which are hereby referred to and made a part of this contract, and in further consideration of the sum of *Four Hundred and ninety-seven* Dollars, to them in hand paid, at the office of the Company, in the City of New York (being the premium for two years' term insurance), and of the annual payment of *Three Hundred and Fifty-six* Dollars, (being the life premium), to be paid at said office on or before the *Eighth* day of *March* in every year during the continuance of this Policy, commencing on the *Eighth* day of *March*, 1894.

DOTH INSURE the life of *John Doe*, Merchant, of *New York*, in the County of *New York*, State of *New York*, (hereinafter called the insured), in the amount of *Ten Thousand* Dollars, commencing on the *Eighth* day of *March*, 1892, at noon.

AND THE SAID COMPANY DOTH HEREBY PROMISE AND AGREE to pay the amount of the said Insurance, at its office in the City of New York to *Mary*, wife of the insured, or in the event of her prior death, to the insured's executors, administrators, or assigns, upon receipt and approval of proofs, as hereinafter required, of the death, during the continuance of this Policy, of the said insured, deducting therefrom all indebtedness to the Company, together with any balance of the year's premium remaining unpaid.

THIS POLICY is issued and accepted upon the following express conditions and agreements:

FIRST. If this Policy shall become a claim by death after having been in force two full years, the Company will not contest its payment

on account of the incorrectness of any statement in the application, or in the accompanying declarations to the Medical Examiner (except in case of fraud), provided, however, that if the age of the insured is understated the amount of insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

SECOND. That if any one of the premiums is not paid, as hereinafter provided, on or before the day when due, then this Policy shall become void, and all payments previously made shall remain the property of the Company, except that if this Policy shall lapse or become forfeited for the nonpayment of any premium, after there have been paid thereon three full premiums as above specified (that is to say, the premiums for four years of insurance), a paid-up Policy will be issued, on demand made within six months after such lapse with surrender of this Policy, under the same conditions as this Policy, except as to payment of premiums, but without participation in profits (and without Mortuary Dividend), for such an amount as the net Reserve on this Policy at the time of lapse, computed by the American Table of Mortality and interest at four and one-half per cent after deducting all indebtedness to the Company, will purchase as a single premium at the present published rates of the Company, at the age of the insured at the time of lapse; and all right to any other paid-up Policy or surrender value, provided for by the statute of any State or country, is hereby waived.

THIRD. That the provisions, requirements and benefits, printed or written by the Company, upon the next page of this Policy, are a part of this Contract, as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof the said NEW YORK LIFE INSURANCE COMPANY has, by its President and Vice-President or Actuary, signed and delivered this Contract, this *Eighth* day of *March*, one thousand eight hundred and ninety-two.

RUFUS W. WEEKS,

Actuary

JOHN A. McCALL,

President.

NOTICE.

In consideration of the stipulations in case of lapse specified in the Policy, the provisions of Chapter 347, of the laws of 1879, of the State of New York, have been waived in the application for this Policy.

PROVISIONS, REQUIREMENTS AND BENEFITS REFERRED TO IN THIS
POLICY.

DISTRIBUTION POLICY PROVISIONS.—This Policy is issued on the Distribution Policy Plan, the particulars of which are as follows:

That the Distribution Period for this Policy shall be completed on the 8th day of March in the year nineteen hundred and twelve.

That no dividend of surplus shall be allowed or paid upon this Policy, unless the insured shall survive until completion of its Distribution Period, and unless this Policy shall then be in force.

That surplus or profits derived from such Policies on the Distribution Policy Plan as shall not be in force at the date of the completion of their respective Distribution Periods, shall be apportioned among such Policies as shall complete their Distribution Periods.

That after the completion of the Distribution Period, provided this Policy shall not have been previously terminated, this Policy shall secure to the insured one of the following benefits:

FIRST.—To apply the accumulated surplus apportioned by the Company to this Policy to the purchase of an Annuity on the life of the insured to be used in reduction of subsequent premiums on this Policy, and in case the amount accruing in any year from the Annuity shall exceed the amount of premium due thereon the excess to be paid in cash.

SECOND.—To continue the Policy for the original amount and withdraw in cash the accumulated surplus apportioned by the Company to this Policy.

THIRD.—To withdraw in cash the Entire Equity (that is, the net reserve, being thirty-eight hundred and twenty-six dollars and sixty cents (\$3,826.60), and in addition thereto the accumulated surplus aforesaid.

FOURTH.—To convert the Entire Equity into a Paid-up Policy, without participation in profits, for an amount to be determined by the method then in use by the Company in determining Paid-up Policies of this class; provided that this Policy is legally surrendered during the life-time of the insured, and within ninety days from the completion of the Distribution Period; and provided further that no Paid-up Policy shall be issued for any amount in excess of the original insurance, except upon a medical re-examination satisfactory to the Company.

FIFTH.—The conversion of the Entire Equity into a Life Annuity upon the life of and payable to the insured.

SIXTH.—To continue the Policy for the original amount and convert the apportioned surplus into a Reversionary Addition conditioned upon satisfactory re-examination.

These benefits are at the option of the insured; but it is understood and agreed that, not less than three months prior to the completion of the Distribution Period, the said insured shall notify the Company, in writing, which benefit is selected; and that if no such notification shall be received, then, and in that case, the surplus apportioned to this Policy shall be applied to the purchase of an Annuity as stipulated in the "first benefit" named above.

That in the payment of premiums upon this Policy, falling due within the selected Distribution Period, a grace shall be allowed of one month; provided that in all cases when this grace is availed of, interest at the rate of six per cent per annum shall be paid to the Company for the time deferred.

DIVIDENDS AFTER DISTRIBUTION PERIOD.—If this Policy is continued in force after the Distribution Period, surplus will be apportioned to it at the expiration of each period of five years thereafter. Such apportionments will be made in the form of reversionary additions; but the value of the same may, at the option of the insured, be taken in cash, or applied to the reduction of premiums during the next five-year period, or to the permanent reduction of all future premiums. When the value is taken in cash, payment shall be made to the

insured, and his receipt shall be a valid release to the Company. Should the insured, however, at the completion of the Distribution Period, or at the end of any five-year period thereafter, request in writing that dividends be declared annually instead of at intervals of five years, the change so requested will be made, as regards subsequent dividends.

SURRENDERS AFTER DISTRIBUTION PERIOD.—This Policy, if in force, may be surrendered to the Company at the expiration of any period of five years after the Distribution Period, upon thirty days' previous written notice. If so surrendered, the entire reserve, at American four per cent, and in addition thereto the surplus then apportioned, will be allowed as a surrender value.

PREMIUM LOANS.—After the premiums have been paid on this Policy for ten years, the Company will loan to the holder of the Policy (to enable him to continue it in force) the amount of any subsequent premium or premiums within the Distribution Period, as the same shall become due; provided interest at the rate of six per cent per annum is paid annually in advance upon all such loans. The aggregate amount of any such loans and all interest accrued or unpaid upon the same shall be deducted from the proceeds of this Policy in any settlement of the Policy or of any benefit thereunder.

MORTUARY DIVIDEND.—If this Policy shall become a claim by death occurring within the Distribution Period above specified, and subsequent to the 8th day of March in the year Nineteen Hundred and two, a Mortuary Dividend will be paid therewith, equal to the total amount of premiums (at the tabular annual rate) due on or after said date and paid, whether in cash or by premium loan, as above.

RISKS NOT ASSUMED.—This Policy does not insure against death occurring while engaged in military or naval service in time of war, or in consequence of such service, nor against death in consequence of a duel or violation of law. In any such case the Policy shall be null and void; but on its surrender within six months thereafter, with satisfactory proofs of death, the net reserve (computed by the American Table of Mortality and interest at four and one-half per cent), after deducting all indebtedness to the Company, will be paid therefor.

POWERS OF AGENTS.—No Agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice-President or Actuary of the Company, and will not be delegated.

PAYMENT OF PREMIUMS. NOTICE WHEN DUE.—All premiums are due and payable at the Home Office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice, or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

PROOFS OF DEATH.—Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates; (6) a copy of the verdict and of the evidence on which it was based, duly certified, whenever an inquest has been held. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

ASSIGNMENTS.—Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office for acknowledgment; one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

20-Payment Life, 20-Year Semi-Tontine Policy.

NO. 100000.

AGE, 35.

The Northwestern Mutual Life Insurance Company.

AMOUNT, \$10,000.

PREMIUM, \$340.10.

BY THIS POLICY OF ASSURANCE,

In Consideration of the statements made in the application for this Policy, which is hereby referred to and made a part of this contract, and in further consideration of the payment, at the Company's office, in Milwaukee, Wisconsin, of *Three Hundred forty and 10-100 Dollars*, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum, to be made at said office, at or before noon on or before the *First* day of *January* in every year during the first *twenty* years of the continuance of this Policy, promises to pay, at its said office, unto the executors, administrators or assigns of *John Doe*, the insured, of *Milwaukee*, in the County of *Milwaukee*, State of *Wisconsin*, *Ten Thousand Dollars*, in sixty days after due proof in usual form of the fact and of the cause of his death, during the continuance of this Policy, the balance of the year's premium, if any, and any other indebtedness to the Company on account of this Policy being first deducted therefrom.

This Policy is issued on the SEMI-TONTINE PLAN, and its TONTINE DIVIDEND PERIOD is *twenty* years.

This Policy shall, if kept in force, share in the surplus, according to the Company's usage, at each distribution after *twenty* years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this Policy shall have been returned; but no dividend shall be payable at or after the time default may be made in the payment of any premium.

And the said Company further promises and agrees that if, after three or more annual premiums shall have been paid in cash, default shall be made in the payment of any premium on the day it shall become due, it will issue a Paid-up Non-participating Policy for as many *twentieth* parts of the original sum insured as there shall have been complete annual premiums so paid, on condition that written application be made therefor, and that this Policy be

freed from all indebtedness to the Company and all interest therein be surrendered, within six months from the date of such default.

This Policy shall not bind the Company until the first premium shall be actually paid, while the said insured is in good health, to the Company or to some person authorized by the Company to receive it, and is issued and accepted by the parties in interest on the express conditions stated on the second page of this Policy, which are hereby made part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary, signed and delivered this contract, this *First* day of *January*, one thousand eight hundred and *ninety-one*.

J. W. SKINNER.

Secretary.

H. L. PALMER,

President.

CONDITIONS REFERRED TO ON THE PRECEDING PAGE OF
THIS POLICY.

1. If the said premiums shall not be paid at or before the times with in mentioned for the payment thereof, whether notice of such payment falling due has been received or not, then, and in every such case, this Policy shall cease and determine: and no premium after the first, hereby acknowledged, shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary, and the payment and receipt of any premium less than a full annual shall not have the effect to continue this Policy in force longer than three months in case of a quarterly payment, or six months in case of a semi-annual payment.

2. If, within three years from the date hereof, the said insured shall go south of the Tropic of Cancer, or shall be personally engaged in blasting, mining or submarine operations, or in the production of highly inflammable or explosive substances, or as engineer or fireman of any locomotive engine, or in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad, except as passenger or sleeping car conductor, mail agent, express messenger or baggage master, or in ocean navigation, or shall enter or be engaged in any military or naval service whatsoever (except in time of peace), or shall undertake an aerial voyage, or shall die in consequence of a duel, or shall, whether sane or insane, die by his own hand, then, and in every such case, this Policy shall be null and void.

3. If any statement made in the application for this Policy shall be found untrue this Policy shall be void; *provided*, that if the age has not been understated, and death shall occur later than three years from the date hereof, and if this Policy shall not have been declared void by the Company prior to such death, the liability of the Company shall not, after such death, be disputed on account of such statement, except in case of actual fraud.

4. In every case where this Policy shall cease or become void, all payments thereon shall be forfeited to the Company, except that a Paid-up Policy may be issued as within conditionally provided.

5. If, within five years from the date hereof, the said insured becomes habitually intemperate, or so far intemperate as to induce delirium tremens, then and in either such case the Company may within said five years, but during his lifetime, cancel this Policy and thereupon shall be absolved from all liability upon the same, except only that it shall pay the amount of the reserve, computed according to the now existing standard of the State of Wisconsin, if this Policy be surrendered in the lifetime of the insured and within one year from the cancellation of the same.

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

6. If this Policy shall be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company, and due proof of interest shall be produced on making claim.

7. This Policy is a contract made and to be performed in the State of Wisconsin, and shall be construed only according to the charter of the Company and laws of said State.

8. No dividend shall be allowed or paid upon this Policy, unless the insured shall survive the completion of its Tontine Dividend Period, and unless this Policy shall then be in force.

9. The condition last preceding being contained in all policies issued on the Semi-Tontine Plan, all savings made in consequence of it shall be apportioned equitably among such policies issued on that plan as shall complete their Tontine Dividend Periods.

10. Upon the completion of the Tontine Dividend Period, provided this Policy shall not have been terminated previously by lapse or death, the said insured or his assigns, without the consent of any other person named within as beneficiary, if any, shall have the option either:

First, to withdraw in cash the accumulated surplus apportioned by the Company to this Policy, leaving the Policy full paid for its face.

Secondly, on furnishing satisfactory proof that the insured is then in good health, to apply said surplus to the purchase of a non-forfeitable participating paid-up addition to the amount insured under this Policy;

Thirdly, to surrender this Policy and receive therefor in cash its entire share of assets (that is, the accumulated reserve, together with the surplus apportioned), which reserve the Company guarantees shall not be less than Five Thousand, Three Hundred, Ninety-three and 10/100 Dollars, in addition to said surplus; or

Fourthly, to surrender this Policy and apply said entire share of assets to the purchase of a non-participating paid-up policy, payable in case of death to the executors, administrators, or assigns of the said insured, provided that satisfactory proof be furnished that the insured is then in good health. But if no notice in writing of the way elected in which to apply the Tontine Dividend be given to the Company within sixty days after the completion of the Tontine Dividend Period, then the Tontine Dividend shall be applied in the first way mentioned.

11. No note can be accepted for any premium, nor can this Policy be restored, in case of default in the payment of any premium, later than sixty days after the date of such default, and then only provided the insured furnishes evidence of good health, and provided also that the premium be paid with interest at the rate of ten per cent. per annum, before the expiration of said sixty days.

It is hereby stipulated and agreed by the Company that in addition to the options mentioned above, the insured, at the completion of the Tontine Dividend Period, shall have the privilege of applying the apportioned surplus to the purchase of an Immediate Annuity, at the Company's published rates.

APPLICATION.

Do you understand and agree that no statements, representations or information made or given by or to the person soliciting or taking this application for a Policy, or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing, and presented to the officers of the Company at the home office in the above application?

It is HEREBY DECLARED AND AGREED that all the statements and answers written on this application are warranted to be true, and to be full and fair answers to the foregoing questions, without evasion or concealment, and are offered to the Company as a consideration of the contract which shall not take effect until the first premium shall have been actually paid during the life of the person herein proposed for insurance, and while he is in good health; and that, in consideration of the provision made in the Policy for a surrender value in paid-up insurance, all right or claim to any other surrender value than that so provided, whether required by a statute of any State or not, is hereby relinquished.

Dividend Investment Policy.—Twenty Payment Life.

Age, 35.

Amount, \$10,000.

No. 98,367.

THE PACIFIC MUTUAL LIFE INSURANCE CO.
OF CALIFORNIA

This Policy of Insurance, Witnesseth that THE PACIFIC MUTUAL LIFE INSURANCE COMPANY of California, in consideration of the representations made to them in the application therefor and the agreements therein contained, which application is made a part of this contract, and of the sum of *Three Hundred and Fifty Dollars*, to it in hand paid at the office of said Company in the City of San Francisco, State of California, and of the annual payment of a like amount, to be paid at said office on or before twelve o'clock, noon, of the *First* day of *January* in every year during the first *twenty* years of the continuance of this Policy, does insure the life of *Richard Roe*, of *San Francisco*, in the County of *San Francisco* and State of *California*, in the amount of *Ten Thousand Dollars*, for the term of life. And the said Company does hereby Promise and Agree, to pay the amount of the said Insurance at its office in the City of San Francisco, upon due notice and satisfactory proof of the death of the said insured, to *Sadie Roe, wife of said Richard Roe*, or in the event of her prior death to the executors, administrators or assigns of *Richard Roe* insured aforesaid. The balance of the year's premium, and all indebtedness due or to become due to said Company from the insured, or beneficiary, shall first be deducted from the amount payable hereunder.

This Policy is issued, and accepted by the insured, and the owner thereof, upon the following conditions and agreements:

I. CASH VALUE.—The cash value of this Policy, in addition to the dividend all previous premiums hereon having been paid, will, upon the expiration of the dividend period, viz: January 1st, 1912 be (\$5270) *Fifty-two Hundred and Seventy Dollars*.

II. DIVIDEND.—That this Policy is issued upon the "DIVIDEND INVESTMENT PLAN," and the said Company agrees, that should the premiums be paid as herein stipulated for Twenty full years from the date hereof, and that should the life insured survive said period of Twenty full years, that said Company will pay the said insured under this Policy, or his assigns, without the consent of any other person named herein as beneficiary, at the expiration of said period, its equitable proportion of the dividend fund, in accordance with the options of the third condition of this Policy.

III. OPTIONS.—At the close of the dividend period the said insured, or his assigns, without the consent of any other person named herein as beneficiary, has the following options: 1. To withdraw in cash the accumulated dividend, together with the guaranteed surrender value mentioned in the first condition of this Policy, in which case the insurance shall then terminate; 2. To withdraw the dividend in cash and allow the guaranteed cash value to remain with said Company, in which case the Policy can be continued in force, according to its terms, as an ordinary participating policy, or (provided premium payments continue), entered for an additional dividend period, the rate being the same as previously paid; 3. To use the full amount of the guaranteed value and accumulated dividend for the purchase of fully paid life or endowment insurance; 4. To use the guaranteed cash value, or the dividend, or both funds, for the purchase of an annuity, payable in cash through life. Provided, however, that due notice in writing shall be given said Company by the said insured or his assigns, before the expiration of the dividend period of the option selected, and if no such written notice is received by said Company, it shall have the unquestioned right to exercise any one of the options herein provided for; and provided further, that in case the third option is preferred, and the full paid insurance thereunder purchasable exceeds in amount the original insurance, or extends the term of insurance beyond the time provided by the original Policy, then, and in such case, the selection of this option shall be contingent upon the insured furnishing to said Company, at date of expiration of the dividend period, satisfactory evidence of being in proper insurable condition. This Policy shall not be entitled to any share in the dividend surplus of said Company, other than at such times and after the manner and upon the conditions prescribed in this third condition.

IV. PAID-UP INSURANCE.—It is specifically contracted that after premiums upon this Policy have been duly received by said Company for not less than three complete years, a paid-up Policy without participation in profits, payable in the same manner and upon the same conditions and agreements as in this Policy provided, may be issued for as many Twentieth parts of the sum above insured, as there have been full annual premiums paid hereon; provided always, that surrender of this Policy, duly receipted, be made to said Company at San Francisco, Cal., while by its terms in full force and effect, or within ninety days of its date of lapse.

V. GRACE.—That after the payment of the first premium hereon, a grace of thirty days for the payment of premium shall be allowed during the selected dividend period, but only in case the same is paid during the life-time of the insured aforesaid.

VI. PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the office of said Company in the City of San Francisco, but may be paid to agents of said Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary and countersigned by such agents.

VII. LIMITS OF OCCUPATION.—During the first two years of the continuance of this Policy, the life insured hereunder is not permitted to engage in blasting, mining, or submarine occupations, or in the production of highly inflammable or explosive substances; or to work or manage a steam engine, or a circular saw, in any capacity; or to engage as a mariner, engineer, fireman, conductor, brakeman, or laborer in any capacity or service upon any sea, sound, inlet, river, lake, or railroad, without permission in writing signed by the President, or Vice-President and Secretary or Assistant Secretary of said Company. Should death occur in consequence of a violation of any of the foregoing provisions, a special waiver not having been previously obtained from said Company, then in such case this Policy shall be null and void.

VIII. SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from said Company in writing to engage in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at four per cent per annum), will be paid.

IX. ASSIGNMENT.—This Policy shall not be assigned without the consent of said Company in writing being first obtained, and in such case due proof of interest must be produced with the proofs of death.

PACIFIC MUTUAL LIFE INSURANCE CO.

X. ALTERATIONS.—No alterations or waiver of the conditions of this Policy shall be valid, unless made in writing at the office of said Company in the City of San Francisco, and signed by the President or Vice-President and Secretary or Assistant Secretary.

XI. THAT IF THIS POLICY shall become a claim after having been in force two full years, said Company will not contest its payment on account of any incorrect statement in the application, or in the accompanying statements to the Medical Examiner (except in case of fraud); provided, however, that if the age of the insured is understated, the amount of insurance payable shall be such proportion of the amount of the Policy as the premium paid bears to the required premium at the true age.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its President and Secretary, signed and delivered this Contract, at the City of San Francisco, this *First* day of *January* in the year one thousand eight hundred and ninety-two.

J. N. PATTON,

Secretary.

GEO. A. MOORE,

President.

APPLICATION.

IT IS AGREED—That the foregoing statements and answers, as well as all others made or to be made to the Company's Medical Examiner, or soliciting Agent, are warranted to be true, and are offered to the Company as a consideration of the Contract, which shall not take effect until the first premium shall have been paid, during the life and good health of the person herein proposed for insurance, and that the answers in this Application, by whomsoever written, are accepted by the Insured and Beneficiary.

17. DO YOU UNDERSTAND AND AGREE that only the Officers at the Home Office have authority to determine whether or not a Policy shall issue on any Application, and that they act only on the statements and representations in the Application, and that no statements, representations, or information made or given by or to the person soliciting or taking this application for a Policy, or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing and presented to the Officers of the Company at the Home Office in this Application.

IT IS HEREBY DECLARED AND WARRANTED—That all the statements and answers made in this Application, including the answers to questions to be asked by Agent, and the questions to be asked by the Medical Examiner, are complete and true and that they, together with this declaration and agreement, constitute an application to THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, for a Policy of Insurance and are offered as a consideration for the Policy hereby applied for. And it is agreed that there shall be no contract of insurance until a Policy shall have been issued and delivered by the said Company, and the first premium thereon paid while the person proposed for insurance is living and in the same condition of health described in this Application; and that if said Policy be issued, the declarations, agreements and warranties herein contained shall constitute a part of the contract, and the contract of insurance when made, shall be held and construed at all times and places to have been made in the City of San Francisco, in the State of California. It is also agreed and warranted that the person proposed for insurance will not die by his or her own act or hand during the period of two years from the date of the Policy issued upon this Application, and in case death should occur through such cause during such period, whether the Insured be sane or insane, or the act be voluntary or involuntary, said Policy shall become and be null and void.

PACIFIC MUTUAL LIFE INSURANCE Co.

That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to any Policy which may be issued under this Application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

It is further agreed that prompt notice of the death of the insured shall be given to the Company, and formal proofs thereof in accordance with the rules of the Company shall be furnished within one year after the said death, and no suit or action for the recovery of any claim under said Policy shall be sustainable unless commenced within twelve months next after the said death.

It is also agreed and warranted that the party proposing insurance, in case a Policy is issued upon this Application will not practice any pernicious habit that obviously tends to the shortening of life, and should said party practice such habit or become in any sense an inebriate, or have delirium tremens, or be convicted of a felony, said Company upon becoming informed of such a fact shall have the unquestioned right to terminate the insurance and cancel the Policy upon the payment or tender in good faith of the full reserve thereon, computed according to the American Table of Mortality, with interest at 4½ per cent per annum.

It is agreed that the Policy issued upon this Application shall become null and void if the premium thereon is not paid as provided therein, and should such Policy become null and void by reason of the nonpayment of premium, all payments previously made shall be forfeited to the Company except as therein otherwise provided; and further, that all right to any other paid-up Policy or surrender value provided for by the statute of any state or country is hereby waived.

**20-Payment Life,
20-Year Accumulated Surplus Policy.**

No. 987,642.

AGE, 35

**THE PENN MUTUAL LIFE INSURANCE CO.
OF PHILADELPHIA**

AMOUNT, \$10,000.

PREMIUM, \$342.10

In consideration of the application for this Policy, which is hereby made a part of this contract (a copy of which is hereto attached), THE PENN MUTUAL LIFE INSURANCE COMPANY hereby promises to pay at its Home Office in the City of Philadelphia, Pennsylvania, unto *Eliza M. Bronson, (wife of the insured), if living, otherwise to Henry Bronson, his executors, administrators or assigns, Ten Thousand Dollars* (the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract to be first deducted therefrom), upon satisfactory proof, at its said office, of the death of *Henry Bronson, the insured, of Oak Park, in the County of Cook, State of Illinois, during the continuance in force of this Policy upon the following condition, viz:*

The payment to the Company at its said Home Office, (as evidenced by its receipt signed by either of the officers hereinafter named), of the sum of *Three Hundred Forty-Two and 10-100 Dollars* at the date hereof, and of the annual premium of *Three Hundred Forty-Two and 10-100 Dollars* at or before three o'clock P. M. on the *First* day of *January* in every year during the continuance of this contract, or until twenty full years' premiums shall have been paid, the insured to be in good health at the time of the delivery to him of this Policy.

This policy is upon the "Accumulated Surplus Plan," and is issued and accepted upon the condition that the "Provisions applicable only to this Policy," upon the back hereof, are accepted by the assured as part of this contract, as fully as if recited at length over the signatures hereto affixed.

If this Policy shall become void, all payments previously made

upon it shall be forfeited to the Company; but if the lapse shall occur by nonpayment of premium after three full annual premiums have been paid, in cash, the Company will, subject to the other conditions of the Policy;

First.—Extend, without participation, the full amount insured by this Policy for as many years and days as the full reserve, by the actaries four and one-half per cent. Table of Mortality, at the time of such lapse (less any indebtedness upon this Policy under the Company's rules) will carry the same at the present established rates of the Company; but if death shall occur within three years after such lapse by nonpayment of premium, and during such extension of insurance, there shall be deducted from the amount payable the sum of all the accrued premiums (less surplus), with interest thereon.

Or Second.—Upon written application by the owner of this Policy, and the surrender of all claims thereunder to the Company at its Home office within sixty days after such lapse, will grant nonparticipating, paid-up insurance, payable at death, for as many twentieth parts of the sum insured, as there shall have been full annual premiums paid hereon, provided all outstanding liability under this Policy be first paid off.

The insured under this Policy is permitted to serve in the Militia, or in the Military or Naval forces of the United States in time of peace, without prejudice to his Policy, and he may so engage or serve in time of war upon payment of an extra premium therefore, not to exceed three per centum per annum upon the amount insured. But should such extra premium for war hazard be unpaid at the time the risk is incurred, this Policy shall not be invalidated thereby, but such premium shall be a lien thereon and be deducted with interest at its maturity. Notice of active service in time of war shall be given to the Company as soon as may reasonably be done.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this Policy shall be attached hereto, and a duplicate thereof, furnished said Company, and any claim against this Company arising under this Policy, made by any assignee, shall be

subject to proof of interest; but in no case does the company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this contract, or to waive forfeiture or to write anything on this Policy. Receipts for premiums are not valid unless signed by either the President, Vice-President, Secretary and Treasurer, or Actuary of the Company.

In Witness Whereof, the said THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, has caused this Policy to be signed by its President and Actuary, attested by its Secretary and Treasurer, at its Home Office in the said City of Philadelphia, the first day of January, A. D., one thousand eight hundred and ninety two.

ATTEST;

E. M. NEEDLES, HENRY C. BROWN, JESSE J. BARKER,
President. Sec'y & Treas. Actuary.

PROVISIONS APPLICABLE ONLY TO THIS POLICY.

This Policy is issued upon the Accumulated Surplus Plan, the particulars of which are as follows:

1. That the Accumulated Surplus Period for this Policy shall be completed on the First day of January, in the year nineteen hundred and twelve.

2. That no distribution of surplus shall be made upon this Policy unless the person whose life is hereby insured shall survive the completion of the said Accumulated Surplus Period, and unless this Policy shall then be in force by the punctual payment in cash, when due, of all the required premiums on this Policy up to that date.

3. That the surplus derived from all Policies on this plan which shall not be in force by payment of premiums as above specified, at the date of the completion of their respective Accumulated Surplus Periods, shall be apportioned equitably among such Policies only as shall complete their said Accumulated Surplus Periods by payment of premiums.

4. That upon completion of the Accumulated Surplus Period as above stated, provided this Policy shall then be in force by payment of premiums as above specified, the insured shall have the following options, viz: First, to withdraw the Accumulated Surplus apportioned to this Policy by the Company, and continue the Policy in force. Or, second, to withdraw in cash the full reserve by the actualities four per cent table of mortality, which will be Five Thousand Three Hundred Ninety-three and 10-100 Dollars, together with the Accumulated Surplus before mentioned, and thus terminate the contract. Or third, to increase, on surrender, the paid-up insurance provided for by the terms of this Policy, by the amount of similar paid-up life insurance, which said Accumulated Surplus will purchase at the then age of the insured; according to the Table of Rates printed below, and thus terminate the contract; when, however, such paid-up insurances shall exceed the sum originally insured by this Policy, satisfactory evidence of the continued good health of the insured must first be furnished to the Company. Fourth, to apply the entire withdrawal value of the Policy as per second option above, to the purchase of a life annuity at the regular rates of the Company at the then age of the insured. Fifth.—To apply the Accumulated Surplus apportioned to this Policy to the purchase of an annuity to be applied to decrease the future payments required under this Policy if any more premiums are required by its terms.

5. If the first option is selected and the Policy continued, it shall participate thereafter, annually, in all distributions of surplus made by the Company upon Policies of the same age and kind.

PENN MUTUAL LIFE INSURANCE CO.

Rate per one hundred dollars, for the purchase of Paid-up Life Insurance, as per Conditions of this Policy.

Age of the Insured at lapse.	Rate per \$100 of Insurance.	Age of the Insured at lapse.	Rate per \$100 of Insurance.	Age of the Insured at lapse.	Rate per \$100 of Insurance.
20.	\$30 38	39	\$44 69	58	\$69 02
21	30 79	40	45 73	59	70 48
22	31 37	41	46 80	60	71 94
23	31 97	42	47 91	61	73 40
24	32 58	43	49 05	62	74 87
25	33 22	44	50 22	63	76 32
26	33 88	45	51 43	64	77 78
27	34 56	46	52 67	65	79 23
28	35 27	47	53 93	66	80 66
29	35 90	48	55 21	67	82 08
30	36 74	49	56 51	68	83 48
31	37 52	50	57 83	69	84 87
32	38 32	51	59 18	70	86 23
33	39 14	52	60 54	71	87 58
34	40 00	53	61 92	72	88 90
35	40 88	54	63 32	73	90 20
36	41 78	55	64 72	74	91 46
37	42 72	56	66 14	75	92 71
38	43 69	57	67 58		

NOTE.—The following sentence is stamped on all the policies now written by this Company. "This contract after two years from its date will be incontestable except for nonpayment of premium as provided therein."

APPLICATION.

I HEREBY WARRANT AND AGREE,*that I am temperate in my habits, now in good health, and ordinarily enjoy good health, and that in the statements and answers in this application no circumstance or information has been withheld touching my past and present state of health and habits of life, with which the PENN MUTUAL LIFE INSURANCE COMPANY ought to be made acquainted; and that if within two years from this date, I shall die by my own hand; or, without the written consent of the Company, visit the Torrid Zone, personally engage in the occupations of blasting, mining, submarine operations, or in the manufacture, handling or transportation of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in time of war; any Policy issued on this application, shall thereupon cease and determine; and that the statements and answers to the printed questions above, together with this declaration, as well as those to be made to the Company's Medical Examiner, shall constitute the application, and be the basis of this contract, and that the place of contract shall be the City of Philadelphia, State of Pennsylvania.

IT IS HEREBY AGREED: That all the foregoing statements and answers made to the Company's Medical Examiner are warranted to be true, and are offered to the Company as a consideration of the contract.

NOTE.—The "Return Premium" Clause in this Company's form of Policy is as follows:

If this Policy shall become a claim by death within the Accumulated Surplus Period, and before default shall be made in the payment of any premium due, a Mortuary Dividend will be paid herewith equal to the total amount of premiums paid.

Convertible Term Policy.

Age, 35.

No. 988,642.

THE PENN MUTUAL LIFE INSURANCE CO.

OF PHILADELPHIA.

Amount, \$10,000.

Annual Premium, \$148.00.

In Consideration of the Application for this Policy, which is hereby made a part of this contract (a copy of which is hereto attached), THE PENN MUTUAL LIFE INSURANCE COMPANY hereby promises to pay at its Home Office in the City of Philadelphia, Pennsylvania, unto *Ella M. Brown* (wife of the insured) if living, otherwise to *Henry M. Brown*, his executors, administrators, or assigns, *Ten Thousand Dollars* (the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract, to be first deducted therefrom), upon satisfactory proof, at its said office, of the death of *Henry M. Brown*, the insured, of *Oak Park*, in the County of *Cook*, State of *Illinois*, during the continuance in force of this policy, provided death shall occur within the period of ten years from the date hereof, and upon the following conditions, viz.:
The payment to the Company at its said Home Office, of the sum of *One hundred forty-eight Dollars* at the date hereof, and of the annual premium of *One hundred forty-eight Dollars* at or before three o'clock P. M., on the *twentieth day of February* in every year for the term of ten full years.

The insured is to be in good health at the time of the delivery to him of this Policy.

The privilege is hereby given of continuing the insurance under this policy for successive periods of ten years each without re-examination, upon thirty days' written notice from the insured to the Company, at its Home Office, before the expiration of each period, the premiums for the new period to be payable each year on the dates above specified and to be increased at the beginning of each period with the advanced age of the insured, and in accordance with the Table of Rates printed upon the back hereof.

The privilege is also hereby given to the legal holders of this policy to surrender and exchange the same while it is in force by the payment of premiums thereon in cash, and without re-examination, for an Ordinary Life or other form of policy, for an amount not to

exceed the amount of the policy, whereby the insurance liability of the Company shall not be increased nor the premium rate lowered; the new policy to run from the date of the surrender of this policy, and at the rate of premium then chargeable by this Company on policies of that class at the then age of the insured.

The insured under this policy is permitted to serve in the Militia, or in the Military or Naval forces of the United States in time of Peace, without prejudice to his policy; and he may so engage or serve in time of War, upon payment of an extra premium therefor not to exceed three per centum per annum upon the amount insured. But should such extra premium for war hazard be unpaid at the time the risk is incurred, this policy shall not be invalidated thereby, but such premium shall be a lien thereon and be deducted with interest at its maturity. Notice of Active service in time of War shall be given to the Company as soon as may reasonably be done.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this policy shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against the Company arising under this policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this contract, or to waive forfeiture or to write anything on this policy. Receipts for premiums are not valid unless signed by either the President, Vice-President, Secretary and Treasurer, or Actuary of the Company.

In Witness Whereof, the said THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this policy to be signed by its President and Actuary, attested by its Secretary and Treasurer, at its Home Office in the said City of Philadelphia, the *twentieth* day of *February*, A. D. one thousand eight hundred and ninety-two.

E. M. NEEDLES,

JESSE J. BARKER,

President

Actuary

Attest:

HENRY C. BROWN,

Sec'y and Treas'r

PENN MUTUAL LIFE INSURANCE CO.

PREMIUM RATES FOR \$1,000. TEN YEAR TERM INSURANCE.

Age at Beginning of Term.	Yearly Rate.	Age at Beginning of Term.	Yearly Rate.
21	\$11 00	51	\$81 15
22	11 20	52	83 10
23	11 40	53	85 25
24	11 60	54	87 60
25	11 80	55	40 10
26	12 05	56	42 85
27	12 30	57	45 85
28	12 55	58	49 10
29	12 80	59	52 55
30	18 10	60	56 40
31	18 40	61	60 85
32	18 70	62	65 60
33	14 05	63	70 80
34	14 40	64	76 35
35	14 80	65	82 35
36	15 20	66	88 80
37	15 65	67	95 75
38	16 20	68	103 20
39	16 80	69	111 15
40	17 45	70	119 75
41	18 20	71	128 90
42	19 05	72	138 75
43	19 95	73	149 25
44	21 00	74	160 50
45	22 10	75	172 55
46	23 35	76	185 40
47	24 65	77	199 20
48	26 10	78	214 00
49	27 65	79	229 90
50	29 35	80	246 95

20-Payment Life Endowment Annuity.

THE PHOENIX MUTUAL LIFE INSURANCE CO. OF HARTFORD, CONN.

No. 150,676.

Age, 32

In Consideration of the statements and agreements made in the application for this Policy which are hereby made a part of this contract, and of the annual premium of *Four Hundred Eighty Dollars and Eighty Cents*, payable on or before the *First* day of *April* in every year during the first *twenty* years of this Policy, does hereby insure the life of *Jules Gerard*, (the insured), of *Chicago*, County of *Cook*, State of *Illinois*, in the amount of *Ten Thousand Dollars*, to be paid at the Home Office of the Company, in *Hartford Connecticut*, to *Mary J. Gerard his wife*, or, if the Insured survive said beneficiary, to the executors, administrators, or assigns of the Insured, upon acceptance of satisfactory proof, at its Home Office at the death of the Insured during the continuance of this Policy and before twelve o'clock, noon, on the *First* day of *April, 1927*; but if the Insured be living at that time, and this Policy be satisfactory, released and surrendered at its Home Office within thirty days after that time, the Company, will give to the Insured or Assigns as a settlement therefor :

FIRST:	FIRST. <i>Fifteen Thousand Dollars</i> or	FOURTH:
Cash, \$15,000.	SECOND. . A nonparticipating paid-up life policy on the Insured for his benefit for <i>Eighteen Thousand Dollars</i> , provided he shall have filed a request therefor at its Home Office one year or more before that time, or	Cash, \$7,500. Paid-Up, 9,000.
SECOND:	THIRD. An annuity of <i>Two Thousand Dollars</i> , to be paid to him on each anniversary of that day and time during his lifetime, or	FIFTH:
Paid-Up. \$18,000.	FOURTH, FIFTH, SIXTH. Any two of the first three settlements, each for one-half the amount stated above, and subject to the conditions there named.	Cash, \$7,500. Annuity, 1,000.
THIRD:		SIXTH:
Annuity, \$2,000.		Paid-Up, \$9,000. Annuity, 1,000.

PHOENIX MUTUAL LIFE INSURANCE CO.

If this Policy is not satisfactorily released and surrendered at its Home Office within the time provided above, and during the lifetime of the Insured, the first settlement only will be given to the Insured.

All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an Agent in exchange for a receipt signed by the President or Secretary, and countersigned by the Agent designated thereon.

This Policy shall not take effect until the first premium is so paid while the Insured is in good health; and, if any subsequent premium be not paid when due, this Policy shall cease and determine, and all premiums previously paid shall be forfeited to this Company, except as hereinafter provided.

The Company declines to notice any assignment of this Policy until the original or a copy thereof shall be filed in its Home Office. The Company will not assume any responsibility for the validity of any assignment.

This Policy is issued and accepted subject to the Agreements indorsed hereon which are a part of this Contract.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY, has by its President and Secretary signed and delivered this Contract in the City of Hartford, Connecticut, this *First* day of *April*, 1892.

CHARLES H. LAWRENCE,

Secretary.

JONA. B. BUNCE,

President.

AGREEMENTS.

EXTENDED INSURANCE.—If, after the premiums for three full years have been paid, this contract shall become void solely by the nonpayment of any premium when due, the Company will continue it in force, under all its conditions and restrictions, except the payment of premiums, as a nonparticipating term policy for the term described in the following table of "Extended Insurance," and will pay as an endowment, if the Insured survives the term, the corresponding "Cash at Maturity" stated in the table—provided, however, that if the Insured dies during such term and within three years from the date of such default, the premiums unpaid during such term, with interest, shall be deducted from the amount due hereunder, and provided further that no part of such insurance shall be payable, unless satisfactory proofs of death be furnished within one year after death.

PAID-UP VALUE.—In lieu of such "Extended Insurance," a nonparticipating paid-up policy will be granted, for the amount specified in the following table of "Paid-up Values," payable in the same manner as this Policy if the Insured dies before the latter would have matured as an endowment, and for one and a half times that amount payable to the Insured if he is living at that time—provided the premiums for three full years have been paid and this Policy be satisfactorily released and surrendered therefor at the Company's Home Office while it is in force, or within three months from default in payment of any premium.

PHENIX MUTUAL LIFE INSURANCE CO.

CASH VALUE.—At the end of the fifth, tenth, or any subsequent five-year period from date hereof, the amount specified in the following table of "Cash Values" will be paid for this Policy, provided it be in force under its original conditions at the end of such period, and be satisfactorily released and surrendered therefor at the Company's Home Office within thirty days from the end of such period.

LOANS.—Upon satisfactory assignment of this Policy as collateral security, the Company will loan upon it while in force under its original conditions, the amount specified in the following table of "Loan Values," with interest at the rate of six per cent per annum; but no loan will be made for less than twenty-five dollars.

INCONTESTABILITY.—After two years this Policy shall be incontestable, except for fraud or nonpayment of premium as stipulated, subject, however, to the agreements as to age and active service in the army or navy in time of war.

TABLES REFERRED TO ABOVE.

The Extended Insurance and Values due at years not given here will be similarly calculated and will be stated on application.

If the surplus apportioned to this Policy is used to increase the insurance, the term of the Extended Insurance and all Values here stated, will also be increased thereby; but the term of the Extended Insurance will never be increased beyond the maturity of this Policy. After this point is reached any increase of the Extended Insurance will be in the cash at maturity.

Years from Date of Issue.	Extended Insurance.			Paid-up Values.	Cash Values.	Loan Values.
	*Years.	*M'ths.	Cash at Matur- ity.			
3	6	6	.....	\$ 1,310	* *	\$ 390
4	9	1	.....	1,820	* *	540
5	11	7	.....	2,330	\$1,080	690
6	.....	.....	.....	.....	* *	.....
7	16	3	.....	3,420	* *	1,010
8	.....	.....	.....	.....	* *	.....
9	.....	.....	.....	.....	* *	.....
10	22	2	.....	5,080	2,660	1,540
11	.....	.....	.....	.....	* *	.....
12	.....	.....	.....	.....	* *	.....
13	.....	.....	.....	.....	* *	.....
14	.....	.....	.....	.....	* *	.....
15	20	0	\$6,430	7,580	4,640	2,590
20	Paid-up.	.....	.....	10,000	7,050	3,920
25	.....	.....	.....	.....	8,490	4,690
30	.....	.....	.....	.....	.....	5,760

*Years and Months begin at twelve o'clock, noon, on the anniversary of this policy following the last policy year for which the full year's premium has been paid. The term of months ends at twelve o'clock, noon, on that day of the last month of the term which corresponds in number to the day on which the term began, if there is such an one, and if not, on the last day of the final month.

Do YOU AGREE that if your age is not correctly stated above, the Company may adjust the insurance so as to conform to your true age?

PHOENIX MUTUAL LIFE INSURANCE CO.

DO YOU AGREE that any unpaid semiannual or quarterly premiums due during the remainder of any current policy year, and any indebtedness to the Company on account of any policy issued upon this application, shall be deducted from the amount due thereunder?

DO YOU AGREE that suicide by the applicant, while sane or insane, or his death in consequence of violation of law, within two years from the date of any policy issued upon this application, shall reduce the Company's liability thereunder to the amount of the premiums paid thereon?

DO YOU AGREE that unless the Company shall have first given its permission in writing and received any extra premium charged therefor, active service by the applicant in the army or navy in time of war shall reduce the Company's liability under any policy issued upon this application to the net reserve thereon, when it becomes a claim, based upon the Actuaries' Table of Mortality and four per cent interest?

DO YOU AGREE that within two years from the date of any policy issued upon this application, the applicant shall not, without first obtaining the written permission of this Company, and paying any extra premium which may be charged therefor, reside or travel in the Torrid Zone, or engage in any of the following occupations or employments: Blasting, mining, submarine labor, Arctic or aerial voyages, the manufacture, handling or transportation of highly inflammable or explosive substances, service in any railroad train, or in switching or coupling cars, or on any steam or other vessel or boat, and that if the applicant dies while violating this agreement, or from disease then contracted, or from injuries then received, the Company's liability under the policy shall not be the net reserve based on the Actuaries' Table of Mortality and four per cent interest?

I HEREBY WARRANT AND AGREE: I. That all the foregoing statements and answers as written, and those contained in Part II. made or to be made to the medical examiner, are full, complete and true, that no statement has been made to or by any agent or representative of the Company contrary to or modifying any of them as written, and that Part I. and Part II. of this application are offered to the Company as a consideration for any policy hereby applied for. II. That said policy shall not take effect until this application is accepted by the Company, and the first premium is paid to and accepted by the Company or its authorized agent while the applicant is in good health. III. That the contract under said policy shall be held to have been made in Hartford, Conn., and shall in all respects be construed in accordance with the laws of the State of Connecticut. IV. That no one but the President, the Vice-President and the Secretary of the Company has any power to change said contract in any way whatsoever. V. That if the answers, warranted above to be full and complete and true as written, are or shall be in any respect untrue, the Company may cancel the policy hereby applied for, within two years from its date, upon mailing written notice thereof to the insured and beneficiaries under said policy at their last known residences, and upon condition that the cash premiums paid on said policy shall be repaid to the insured in trust for the persons who have actually paid said premiums.

I HEREBY CERTIFY that I have read the above answers before signing, and that they have been correctly written as given by me. I warrant that they are full, complete and true, and that no statement has been made to or by the medical examiner or any representative of the Company contrary to or modifying any of them as written.

10-20 Plan.

No. 748,397.

Age, 35.

THE PHOENIX MUTUAL LIFE INSURANCE CO.
OF HARTFORD, CONN.

In Consideration of the statements and agreements made in the application for this Policy which are hereby made a part of this contract, and of the annual premium of *One Hundred Sixty-Nine Dollars and Seventy Cents*, payable on or before the *First* day of *April* in every year during the continuance of this Policy, does hereby insure the life of *Henry J. Smith*, the insured, of *Oak Park*, County of *Cook*, State of *Illinois*, in the amount of *Ten Thousand* Dollars, for the term of ten years, this amount to be paid at its Home Office, in Hartford, Connecticut, to *Helen A. Smith*, his wife, or, if the Insured survive said beneficiary, to the executors, administrators, or assigns of the Insured, upon acceptance of satisfactory proof, at its Home Office, of the death of the Insured during the continuance of this Policy; but a part of this amount will be paid unless this proof is so furnished within one year from the date of the death of the Insured.

All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an Agent, in exchange for a receipt signed by the President or Secretary, and countersigned by the Agent designated thereon.

This policy shall not take effect until the first premium is so paid while the Insured is in good health; and, if any subsequent premium be not paid when due, this policy shall cease and determine, and all premiums previously paid shall be forfeited to this Company.

The Company declines to notice any assignment of this policy until the original or a copy thereof shall be filed in its Home Office. The Company will not assume any responsibility for the validity of any assignment.

This policy is issued and accepted subject to the Agreements indorsed hereon which are a part of this Contract.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY, has by its President and Secretary signed and delivered this Contract in the City of Hartford, Connecticut, this *First* day of *April*, 1891.

CHARLES H. LAWRENCE,
Secretary,

JONA. B. BUNCE.
President.

AGREEMENTS.

At any time within ten years from the date and during the continuance of this policy, the Insured may exchange it, without medical examination, for one of the same amount on any plan of level premium whole life or endowment insurance then issued by this Company, the new policy to bear date of this change, and to be written at the Company's rates then in use, and at the age of Insured at that time.

When this policy has been in force ten years, the Company will extend it for ten years more, and no longer, without medical examination and at the present rate of premium, if a request for this extension has been received at the Home Office of the Company during the continuance of the policy; and the Company will grant to the Insured at any time during this second term of ten years the privilege of exchange described above, upon passing a medical examination satisfactory to the Company.

When this policy is exchanged for one on a different plan in the manner described above, the Company will apply the full legal reserve on this policy and the surplus then credited to it, in permanent reduction of the premium on the new policy; but if no such exchange is made all surplus credited to this policy shall be forfeited to the Company.

After two years this policy shall be incontestable, except for fraud or non-payment of premium as stipulated, subject, however, to the agreements as to age and active service in the army or navy in the time of war.

NOTE—Application the same as for preceding policy.

30-Year Endowment Policy.

No. 986743.

AGE, 30

THE PROVIDENT LIFE AND TRUST CO.
OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$205.80.

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Two Hundred Ninety-five 80-100 Dollars*, now duly paid by *John Doe*, and of the annual premium of *Two Hundred Ninety-five 80-100 Dollars*, to be paid on or before the first day of every First month in every year hereafter during the continuance of this Policy, does covenant and bind itself to pay at its office in the city of Philadelphia, the sum of *Ten Thousand Dollars*, to *John Doe*, of Philadelphia, County of Philadelphia, State of Pennsylvania, or to his assigns upon the first day of First month, *nineteen hundred and nineteen*, provided the said *John Doe* shall be living at that date. But in the event of his decease before that date, then to pay at its office aforesaid the said sum insured, to his wife, *Sarah Doe*, if living, otherwise to his executors, administrators, or assigns, within sixty days after notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose life is hereby assured as above. Any unpaid portion of the current year's premium shall first be deducted.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements:

First. If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within that time and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of 36° 30' north latitude between the first day of seventh month (July), and the first day of eleventh month (November), or shall be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an

engineer, fireman, brakeman, or conductor, upon any railroad, or engaged in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the militia not in actual service excepted), this Policy shall be null and void.

Second. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company, in the city of Philadelphia, or to agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company, a paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

Third. Whenever this Policy shall become null and void, by reason of non-payment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein, or in the application upon which it is issued, all payments heretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a paid-up Policy upon fulfilling the conditions above expressed.

Fourth. No assignment of this Policy shall be of any force or effect unless made in writing and recorded by the Company on its books. No receipt for renewal premiums, nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In Witness Whereof, The said THE PROVIDENT LIFE AND TRUST COMPANY, of Philadelphia, has, by its President and Actuary, signed and delivered this contract, this *first day of First month*, one thousand eight hundred and *eighty-nine*.

SAM'L R. SHIPLEY,
President.

Attest: A. S. WING,
Actuary.

PROVIDENT LIFE AND TRUST CO.

* If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the twentieth year, or of any subsequent fifth year of its continuance, pay in cash the full reserve calculated at four per cent interest by the Combined Experience of mortality table as follows:

Cash value end of the 20th year	\$5,107.80
" " " " " 25th "	7,224.40

APPLICATION.

IT IS HEREBY DECLARED AND AGREED by the undersigned that the foregoing application and the several answers to the interrogatories therein propounded are true, and that if a Policy of insurance shall be issued by said Company under this application, the same and the questions and answers therein shall be deemed the basis of, the contract expressed in said Policy; and if any untrue or fraudulent statement be found to be contained therein, then all moneys which shall have been paid on account of such insurance shall be forfeited to the said Company, and the Policy of insurance made on the faith of this declaration and the above proposal shall become null and void and of no effect.

NOTE. This Company writes nearly all its insurance on the Endowment Plan. Paid-up Policies of every form participate in the surplus (dividends).

To persons insured who are temporarily unable to pay the premiums when due, upon application made for it, this Company issues the following certificate of extension:

THE PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA,
NO. 409 CHESTNUT STREET.

PHILADELPHIA, 1 Mo. 1 1889.

The yearly premium due this day, on Policy No. 986743, in this Company, is hereby extended to 3 Mo. 1 1889, at which latter time it will be payable with interest.

A. S. WING, Actuary.

This Certificate must be exchanged for a regular receipt when premium is paid.

* The same clauses providing for cash value at the end of 20, 25, 30, 35, 40 years, etc., for the entire reserve is printed on ordinary Life, and Limited Payment Life Policies.

20 - Payment Life—Accumulative Dividend Policy.

No. 13,467.

\$10,000.

THE PRUDENTIAL LIFE INSURANCE CO.

OF AMERICA.

AGE, 35.

ANNUAL PREMIUM, \$340.10.

In consideration of the application for this Policy which is hereby made part of this contract, and of the premiums hereinafter stated, promises to pay at his Home Office, in the city of Newark, New Jersey, unto *Mary C. Williams*, beneficiary, wife of *Edward H. Williams*, of Newark, in the County of Essex, State of New Jersey, herein designated as the insured, or if the insured survive the beneficiary, to the executors, administrators, or assigns of the insured, *Ten Thousand Dollars*, within ten days after acceptance of satisfactory proof of the death of the insured during the continuance of this Policy, which is issued and accepted subject to the conditions, agreements and concessions printed on the back hereof and which are hereby referred to and made a part of this contract.

The annual premium of *Three Hundred Forty Dollars and Ten Cents*, shall be paid to the Company in advance on the delivery of this Policy, and on or before the *first day of January*, in every year during the first *Twenty* years of the continuance of this Policy.

In Witness Whereof the said THE PRUDENTIAL LIFE INSURANCE COMPANY, OF AMERICA, at its office in the city of Newark, New Jersey, has by its President and Secretary, signed and delivered this Policy, this *first day of January*, one thousand eight hundred and *ninety*.

ATTEST.

FORREST F. DRYDEN,
Secretary.

JOHN F. DRYDEN,
President.

LESLIE D. WARD, Vice-President.

CONDITIONS, AGREEMENTS AND CONCESSIONS TO THE INSURED.

PAYMENT OF PREMIUMS, ETC.—Premiums are payable at the home office of the company, but may be paid to an agent in exchange for receipts signed by the president, secretary or manager and countersigned by the general agent through whom the premium is collected. When not payable in one sum at the beginning of each Policy year, that part of the annual premium remaining unpaid at the maturity of this contract and any other indebtedness to this company on the part of the insured or any holder of this Policy, shall be deducted from the amount payable by the company. If any premium be not paid when due, this Policy shall be void and all premiums forfeited to the company, except as hereinafter provided.

OCCUPATION.—The insured shall not engage in blasting, mining or submarine operations, nor in the production or handling of highly inflammable or explosive substances, nor in ocean navigation as an occupation, nor in switching coupling or uncoupling cars, nor be employed in any capacity on the trains of a railroad (except first-class passenger trains), nor engage in military or naval service in time of war or other hostilities.

RESIDENCE AND TRAVEL.—The insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time an epidemic), and in the British provinces, and may go to, return from, reside and travel in Europe, the West Indies (between the months of November and May inclusive), and the islands of the Pacific; but if the insured shall, within three years from the date hereof, desire to go beyond the above limits he must obtain the written consent of the company and pay the extra premium usually required in such cases.

SUICIDE.—If within three years from the date hereof the insured shall die by suicide—whether sane or insane—or in consequence of his or her own criminal action, the liability of the Company shall not exceed the amount of the premiums paid on this Policy.

POWERS OF AGENTS.—Agents are not authorized to make, alter or discharge contracts, waive forfeitures or extend the time for paying a premium, nor to bind the company by making any promise or by receiving any representation or information not contained in the application for this Policy.

ASSIGNMENTS.—If this Policy shall be assigned, the assignment must be in writing, and the company shall not be required to notice such assignment until the original or a duplicate thereof is filed in the said home office. The company will not assume any responsibility for the validity of an assignment.

INCONTESTABLE AFTER THREE YEARS.—This Policy may be adjusted for understatement of age, but otherwise, three or more years from its date, the company shall be barred from raising any question as to its validity, provided the conditions as to occupation and payment of premium have been complied with.

CASH LOAN AND PAID-UP POLICY.—After three annual premiums have been paid on this Policy the insured may borrow from the company, the amount written in the first column of the accompanying schedule, by making written application therefor, and assigning the Policy to the Company as security. The loan will be subject to interest, at the rate of six percent per annum, and if unpaid at the maturity of the contract may be deducted, together with any interest remaining unpaid, from the amount payable by the company. Or, if default be made in the payment of any premium on this Policy after three or more years from its date, and if this Policy be legally surrendered to the company within six months after said default, a non-participating paid-up life Policy will be granted for the amount written in the second column of the accompanying schedule.

DIVIDENDS AND OPTIONS.—This Policy is issued on the Accumulative Dividend Plan, and no distribution of surplus will be made hereon until the expiration of twenty years from its date, at which time, if in force, it will be credited with a share of the surplus apportioned to Policies issued on that plan.

It is expressly agreed that at the timesaid surplus is apportioned, the insured shall have the privilege of arranging or converting this Policy and the accumulated dividend declared to its credit, in one of the following ways.

PRUDENTIAL LIFE INSURANCE CO.

1. **CASH.**—The Policy may be surrendered to the company for the sum of \$5,393.07 (the sum reserved by contract in premiums paid, plus interest and four per cent interest), and in addition thereto the accumulated dividend may be withdrawn in cash.

2. **PAID-UP POLICY AND CASH.**—The Policy may be surrendered to the company in exchange for a paid-up Life Policy, and the accumulated dividend may be withdrawn in cash or applied to purchase an addition to the Paid-up Policy, provided that if the total amount of paid-up insurance shall exceed the sum insured under this Policy, the insured shall furnish the company with a satisfactory certificate of good health.

3. **CONTINUE POLICY AND CASH.**—The Policy may be continued in force, and the accumulated dividend alone withdrawn in cash.

4. **CONTINUE POLICY AND INCREASE POLICY OR REDUCE PREMIUM.**—The Policy may be continued in force and the accumulated dividend applied to purchase a paid-up addition to this Policy, or to reduce the future premiums, if any, provided that if the total amount of paid-up insurance shall exceed the sum insured under this Policy, the insured shall furnish the company with a satisfactory certificate of good health.

5. **ANNUITY.**—The cash value of the Policy and the amount of the accumulated dividend may be applied to purchase an Annuity during life, or for a period of ten or twenty years next after the dividend period.

After the above mentioned dividend period, the surplus accumulating from the premiums under the original Policy, if continued in force, will be apportioned at the end of every five years during the continuance of the contract, and may be withdrawn in cash, or applied to purchase a paid-up addition to the Policy or to reduce the premium during the ensuing five years.

Certified by

JOHN B LUNGER,

Actuary.

Schedule referred to in Cash Loan and Paid-up Policy Clause.

At the end of	Cash Loan.	Paid-up Policy.	At the end of	Cash Loan.	Paid-up Policy.
3 years	\$ 906	\$ 1250	12 years	\$ 1750	\$ 5528
4 "	420	1680	13 "	2000	6050
5 "	540	2190	14 "	2260	6580
6 "	680	2580	15 "	2550	7130
7 "	820	3050	16 "	2850	7680
8 "	980	3520	17 "	3180	8250
9 "	1140	4010	18 "	3530	8820
10 "	1320	4500	19 "	3910	9410
11 "	1530	5010	20 "	4310	10000

APPLICATION.

I HEREBY DECLARE AND WARRANT, that all the statements and answers to the above questions, as well as those made or to be made to the company's medical examiner, are or shall be complete and true, and that they, together with this declaration, shall form the basis, and become a part of the contract of insurance hereby applied for. And it is agreed that if any of the said answers be incorrect in whole or in part, then the Policy which may be granted in pursuance hereof, shall be null and void, and all payments made thereon shall be forfeited to the company.

And it is further agreed that the Policy herein applied for shall be accepted subject to the conditions and agreements therein contained, and said Policy shall not take effect until the same shall be issued and delivered by the said company, and the first premium paid thereon, while my health is in the same condition as described in this application.

20-Payment Life Rate Endowment at 75.

(TERM 40 YEARS.)

No. 453,774.

Amount, \$10,000.

STATE MUTUAL LIFE ASSURANCE COMPANY.

OF WORCESTER, MASSACHUSETTS.

Age, 35.

Premium, \$342.00.

This Policy of Assurance Witnesseth, That the ~~State~~ **MUTUAL LIFE ASSURANCE COMPANY**, of Worcester, in consideration of the representations made in the application made for this Policy, which are hereby made a part of this contract, and of the payment of the sum of *Three Hundred and Forty-two* Dollars, and of the payment of a like sum on or before the *First day of July* in each year during the term of *twenty years of this Policy*, does insure the life of *Allen J. Flitcraft*, of *Oak Park*, County of *Cook*, and State of *Illinois*, in the amount of *Ten Thousand* Dollars, for the term of *Forty* years, and does hereby promise to pay said amount at its Home office in Worcester, to the person whose life is hereby insured, or his assigns, on the *First day of July*, A. D., *1930*, or in the event of his death prior to said date, to pay said amount to *his wife Emma R. Flitcraft*, and in event of her prior death then to his executors, administrators, & assigns, upon satisfactory proof of the death of the insured after deducting therefrom all indebtedness to the Company.

This Policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Worcester, Massachusetts, this *First day of July*, one thousand, eight hundred and ninety.

H. M. WITTER,

Secretary.

A. G. BULLOCK,

President.

CASH SURRENDER AND PAID-UP VALUES.

According to the provisions of the Massachusetts Insurance act of 1887, the holder of this Policy will be entitled to the cash surrender value or paid-up insurance for the amounts below stated, any indebtedness to the Company being first deducted therefrom.

STATE MUTUAL LIFE ASSURANCE CO.

Year.	Cash.	Paid-up Insurance.	Year.	Cash.	Paid-up Insurance.
2d	\$ 280 60	\$ 760	17th	\$4,314 00	\$ 8,400
3d	491 80	1,290	18th	4,894 90	8,880
4th	711 50	1,880	19th	5,292 70	9,870
5th	940 30	2,360	20th	5,708 90	10,000
6th	1,178 50	2,880	21st	5,854 50	.....
7th	1,426 60	3,410	22d	6,003 50	.....
8th	1,685 10	3,980	23d	6,156 20	.....
9th	1,953 90	4,440	24th	6,312 80	.....
10th	2,233 20	4,950	25th	6,478 60	.....
11th	2,523 30	5,460	26th	6,638 50	.....
12th	2,824 00	5,950	27th	6,808 20	.....
13th	3,136 30	6,450	28th	6,982 90	.....
14th	3,460 70	6,940	29th	7,163 30	.....
15th	3,797 80	7,420	30th	7,350 10	.....
16th	4,148 70	7,910	.....	.....	.....

NOTICE.

No agent has power to modify or change this contract in any way.

The Company declines to notice any assignment of this policy until such assignment has been filed at its home office, and will assume no responsibility for the validity in any assignment.

The insured is notified that, by virtue of this policy, he is a member of this Company, and that its annual meetings are holden at its home office on the third Tuesday of January, in each year.

NOTICE TO THE POLICY HOLDER.

Premiums are due and payable at the office of the Company in Worcester, Mass., but for convenience the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium, signed by the President, Vice-President or Secretary. This last-named method of the payment of the premium establishes no precedent as to the time or place where or when such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notifications of premiums becoming due are regularly sent to the insured but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

APPLICATION.

Is it agreed that for two years after the date of the issue of this policy, travel and residence in the Torrid Zone, and engagement in blasting, mining, submarine labor, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train or track, or any steamboat or vessel, will render this policy void; and that self-destruction, sane or insane, within two years from the date hereof, and death in consequence of violation of law within said time, are not risks assumed by the Company in this contract?

I, the applicant for insurance, do hereby agree that the foregoing answers and statements, and also those made to the Company's Medical Examiner are true and full, and are offered as a consideration of the policy contract, which shall not take effect until the first premium shall have been paid during my life and good health.

20-Payment Life Policy.

No. 64738.

AGE, 35.

THE TRAVELERS INSURANCE COMPANY.

OF HARTFORD, CONN.

AMOUNT, \$10,000.

PREMIUM, \$272.90.

In Consideration of the application for this Policy (hereby made a part of this contract), and of the annual premium of *Two Hundred Seventy-two Dollars and ninety cents* (which may, by assent of the Company, be paid in semi-annual installments of \$140.50, or quarterly installments of \$71.00), to be paid on or before the *First day of January* in each year for the term of twenty years, does hereby insure the life of *Arthur W. Bryant*, of *Oak Park*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand* Dollars, the said sum insured to be paid at the Home Office of this Company, to *Ellen Bryant*, his wife, or in the event of her prior death, to *their children*, or if the insured survive the aforesaid beneficiaries, to his legal representatives or assigns, upon acceptance of satisfactory proof of the death of the insured during the continuance of this Policy (less the balance of any partially paid annual premium, or other indebtedness of insured or beneficiary to this Company).

All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an agent in exchange for a receipt signed by its President or Secretary and countersigned by the agent designated thereon. This Policy shall not take effect unless the first premium is paid while the insured is in good health; and if the second or third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to this Company.

In case of default in payment of any premium after the third, this Policy will remain in force for the term specified in the Table of "Paid-up Term Insurance" indorsed hereon; provided, however, that in case of the death of the insured within three years from the date of such default, the unpaid premiums with interest shall be deducted from the amount insured; or in lieu of such Term Insurance, a paid-up Policy will be granted for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this

TRAVELERS INSURANCE COMPANY.

Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

At the end of the fifth and every subsequent fifth year from date of issue, the cash value specified in Table of "Cash Surrender Values" indorsed hereon will be paid for this Policy, provided it shall be in force under its original conditions, and is legally surrendered therefor to the Home Office within thirty days from the close of such period.

No assignment hereof will be noticed by this Company unless made in writing, the original or a copy attached hereto, and a copy furnished this Company immediately on its execution; but this Company will not be held responsible for its validity.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at Hartford, Conn., this *First* day of *January*, A. D. one thousand eight hundred and *eighty-nine*,

RODNEY DENNIS,

Secretary,

J. G. BATTERSON,

President.

APPLICATION.

H. Do you agree not to reside or travel in any part of the Torrid Zone, and not to engage in any specially hazardous occupation or employment, as stated in marginal note, during the next two years following the date of issue of the Policy for which application is hereby made, without first obtaining the written permission of this Company?

I. Do you agree that in case of suicide, committed while sane or insane, within two years from date of the Policy hereby applied for, the limit of recovery thereunder shall be the amount of premiums paid thereon?

NOTICE TO APPLICANT: The following are the specially hazardous occupations or employments referred to in question I-H: blasting, mining, submarine labor, aerial voyages, Arctic explorations, the manufacture of highly explosive or inflammable substances, service upon any railroad train or in switching, or in coupling cars, or on any steam or other vessel, or military or naval service in time of war.

I HEREBY DECLARE AND WARRANT: I. That each and all of the answers and declarations made in both parts of this application, relating to questions of fact, are absolutely correct and true; and that all such answers have been made without evasion, reservation, or concealment in any particular.

TRAVELERS INSURANCE COMPANY.

2. That all answers made to questions relating to physical disorders, symptoms, or treatment of disease, and family history, involving the exercise of an opinion, judgment or belief, have been made in good faith, and to the full extent of my information, knowledge, and belief.

3. That I, both for myself and my legal representatives, beneficiaries, heirs and assigns, do hereby waive all personal and statutory rights or privileges which I or they have, or at any time hereafter may have, of objecting to, or preventing, any physician or surgeon from disclosing any information acquired while attending me in a professional capacity or otherwise, or rendering him incompetent to testify as a witness in the hearing of any cause or proceeding brought for the adjudication of claims made under the Policy granted by virtue of this Application.

4. That this application shall form part of the insurance contract hereby applied for, and that any evasion, concealment, or untrue declaration as to any of the foregoing interrogatories shall render such contract wholly void and of no effect.

5. That the Policy if granted shall be held and treated as having been issued and delivered in Hartford, Conn., and shall be construed and determined in accordance with the laws of said State, and that the paid-up insurance and surrender value provided by the Policy shall be in substitution of and treated as a waiver of all other statutory provisions in case of lapse or surrender.

6. That no agent of the Company shall have any power to waive or modify any of the conditions of said insurance contract.

7. That the Policy applied for shall not take effect unless the advance premium is paid while I am in good health.

8. That I have reviewed and considered all of the answers above made, and hereby confirm the same as the basis of the Policy applied for.

TRAVELERS INSURANCE COMPANY.

20-PREMIUM LIFE POLICY, AGE 35.

*PAID-UP TERM INSURANCE—Allowed at the end of the years designated.

Years from Date of Issue.	Paid-up Term.		Years from Date of Issue	Paid-up Term.	
	Years.	Months.		Years.	Months.
3	3	11	12	15	10
4	5	7	13	16	7
5	7	6	14	17	1
6	9	1	15	17	8
7	10	6	16	18	1
8	11	10	17	18	7
9	13	1	18	19	0
10	14	1	19	19	4
11	15	0			

*PAID-UP POLICY VALUES—For each \$1,000 allowed at the end of the years designated.

Years from Date of Issue.	Paid-up Values.	Years from Date of Issue.	Paid-up Values.
3	\$133	12	\$535
4	178	13	580
5	223	14	625
6	267	15	670
7	312	16	714
8	357	17	759
9	402	18	804
10	446	19	850
11	491		

*CASH SURRENDER VALUES—For each \$1,000 allowed at the end of the years designated.

Years from Date of Issue.	Cash Surrender Values.	Years from Date of Issue.	Cash Surrender Values.
5	\$ 59	30	\$562
10	151	35	623
15	259	40	679
20	441	45	732
25	501		

*For explanation, see contract on face of the Policy.

20-Payment Life Rate Endowment.

OPTION POLICY.

No. 12,345.

Amount, \$10,000.

THE UNION CENTRAL LIFE INSURANCE CO.

Age, 35.

Premium, \$340.80

In Consideration of the statements made in the application for this Policy, which application is part hereof, and of the annual payment of the sum of *Three Hundred Forty and 80-100* Dollars at the Home Office of the Company, on or before the *fifteenth* day of *March*, at noon in every year during the term of twenty years from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Joseph B. Alexander*, of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount of *Ten Thousand* Dollars, for the term of *his* natural life or until prior maturity, for the benefit of the insured, if living at the maturity of this Policy. In case of the death of the insured prior to such maturity, said amount of insurance shall be payable to *Mary Bennett Alexander*, his wife, if living, otherwise to the executors, administrators, or assigns of the insured within sixty days after the receipt of satisfactory proofs of death, the balance of the year premium, if any, and all other indebtedness to the Company, being first deducted.

After three years' premiums have been paid, except in case of failure to pay at maturity a premium note, the Company will upon legal surrender of this contract while in force, and the payment of all outstanding premium notes, issued a paid-up, nonparticipating Life Policy for the amount named in Table "A" on the following page. In case of default for nonpayment of premium after three years, and no legal surrender having been made, the insured having paid at maturity all notes given for premiums, then this policy shall, without surrender, but upon payment of all outstanding premium notes, become a Paid-up Term Policy, without change of terms or conditions except as to the payment of premiums and participation in profits, and continue in force for such time as one annual premium on this Policy is contained in its Reserve Value according to the American four per cent Table of Mortality, at the end

f which time this contract shall cease. If the insured shall die while the said Term Policy is in force, the amount of foreborne premiums, with interest at six per cent shall be deducted from the amount insured.

The Company further agrees to pay to the insured the amount of said insurance at its office in the city of Cincinnati, Ohio, whenever the premiums paid on this Policy and its equitable proportion of the Company's profits combined, less its share of losses and expenses, equal the amount of the Policy.

It is further agreed, that, at the maturity of this Policy as an endowment, the insured or the legal holder thereof shall be paid the said sum of \$10,000 in cash.

Or, in lieu thereof, he may apply the said sum to the purchase of an annual income for life of \$839.40;

Or, he may apply the said sum to the purchase of a paid-up Life Policy of \$16,310, with participation in profits, provided he shall at that time furnish a satisfactory medical examination.

Or, on surrender of this Policy, the Company will pay in cash, on the *Fifteenth day of March, A. D., 1912*, its entire reserve value according to the American four per cent Table of Mortality, to wit the sum of \$5,266 and its proportion of the Company's profits combined, at that date, provided this policy shall not have been terminated previously by the lapse or death.

This Policy is issued and accepted upon the further conditions and agreements contained on the following page, which are made a part of this contract and which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

In Witness Whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President or Vice-President, and Secretary, signs this contract at Cincinnati, Ohio, this *15th day of March*, one thousand eight hundred and ninety-two.

E. P. MARSHALL,
Secretary.

JOHN M. PATTISON,
President.

CONDITIONS AND AGREEMENTS.

First.—This Policy shall not be valid or binding until the first premium is paid to the Company, or its authorized Agent, and the receipt hereto attached countersigned by the Company's Agent, and delivered during the life-time of the insured; and all premiums, or notes, or interest upon notes given the Company for premiums, shall be paid on or before the days upon which they become due, at the Company's office in the City of Cincinnati, or to the authorized Agent of the Company, he producing a receipt therefor; signed by the President, Vice-President or Secretary.

UNION CENTRAL LIFE INSURANCE CO.

Second.—The insured shall not, without the written consent of the Company, own or be employed in a liquor saloon, or personally engage in blasting, mining or sub-marine operations, or serve in any capacity on any vessel, boat, or railway train (except conductors and brakemen on passenger trains), or in the production of highly inflammable or explosive substances, or enter any military or naval service whatsoever, the militia excepted.

Third.—In case the insured shall become a drunkard, or have delirium tremens, or shall die in consequence of his violation of law, this Policy shall become null and void.

Fourth.—Self-destruction by the insured, whether sane or insane, within three years from the date hereof, will avoid this Policy.

Fifth.—Should the insured die during or by reason of the violation of any of the conditions and agreements specified above in paragraphs 2, 3 and 4, the Reserve value only of this Policy, at the time of death, calculated by the American four per cent Table of Mortality, shall be paid.

Sixth.—Upon the violation of any of the foregoing conditions, this Policy shall be null and void, without action on the part of the Company, or notice to the insured or beneficiary, and all payments made hereon, and all accrued surplus or profits shall be forfeited to the Company, excepting as provided in the foregoing fifth paragraph.

Seventh.—No suit to recover under this Policy shall be brought after one year from the death of the insured.

Eighth.—After three years from the date of this Policy it shall be incontestable for any cause except the violation of the above conditions regarding the occupation of the insured, his becoming a drunkard or having delirium tremens, nonpayment of premium or of notes given for same, or interest thereon, and misstatements as to age. But, should the age of the insured by mistake be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

TABLE "A."—Amount of paid up policy which will be granted in lieu of this policy, if surrendered while in force.

After 3 years.	\$ 990	After 7 years.	\$ 2,300
" 4 "	1,310	" 8 "	2,570
" 5 "	1,640	" 9 "	2,870
" 6 "	1,950	" 10 "	3,170

The amounts for Table "A" increase beyond ten years in like proportion and, if desired, will be given on application to the Company.

TABLE "B."—The Company will loan on this policy, as collateral security, any amount not exceeding that named in the table below, and corresponding to the number of annual cash premiums paid.

After 3 years	\$ 455	After 7 years.	\$ 1,150
" 4 "	620	" 8 "	1,340
" 5 "	790	" 9 "	1,540
" 6 "	968	" 10 "	1,750

The amount loaned after the expiration of ten years will be given, if desired upon application to the Company.

UNION MUTUAL LIFE INSURANCE CO.

LIST OF PRIVILEGES.

DETAILS OF THESE WILL BE FOUND IN THE POLICY.

Policy continued for three years, except as above stated.
Paid-up Policy after three years. Or cash loans as in Table B.
Policy continued for full amount after three years.
Freedom of travel and residence from date of issue.
Cash at maturity, or death, for full amount of the face of the Policy.
Or, the entire Reserve and all profits at the end of estimated time of maturity.
Or, an Annuity for life.
Or, a paid-up Policy, with profits payable annually in cash, if the insured is in good health.
Or, if preferred, when Policy matures, one-half in cash, and paid-up Policy for the other half, if the insured is in good health.

APPLICATION.

I hereby agree and warrant that should the Company issue a Policy upon this application, its interest shall not be affected by verbal statements made to its agents or others, or by the knowledge of such agent, but that it shall be affected only by the statements herein made, which it is agreed shall be deemed true, full and correct as facts upon which, as such facts, said Company shall issue the Policy here applied for, if one is issued hereon.

I hereby further declare that I have read and understand all the above questions put to me by the Medical Examiner, and the answers thereto, and that the same are true and that I am the same person described as above, and I hereby, for myself and for all others who may in any event have, or claim, any interest in the insurance hereby applied for, do request and authorize any physician or person having any knowledge or information acquired professionally or otherwise, touching matters herein referred to or involved, and also as to any disease or sickness I may have hereafter, to disclose the same fully, at any time, at the instance of the said Insurance Company, hereby waiving any privilege that may be supposed to be connected therewith.

Term Policy.

No. 34,679.

Amount, \$10,000.

UNION CENTRAL LIFE INSURANCE COMPANY.

Age 35.

Premium, \$128.60.

In Consideration of the statements made in the application for this Policy, and which application is hereby made a part of this contract, and of the annual payment of the sum of *One hundred twenty-nine and 60/100* Dollars, at the Home Office of the Company, on or before the *First* day of *April* at noon in every year during the continuance of this contract, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *John H. Brown*, of *Oak Park*, in the County of *Cook*, in the State of *Illinois*, in the amount of *Ten Thousand* Dollars, (without participation in profits) for the term of *Ten* years, commencing on the *First* day of *April* A. D. one thousand eight hundred and *ninety-two*, at twelve o'clock at noon and ending on the *First* day of *April* A. D. One Thousand Nine Hundred and *Two* at twelve o'clock at noon.

And the said Company does hereby PROMISE AND AGREE to pay the amount of said insurance, at its office in the City of Cincinnati, within sixty days after due notice and proof of the death (during the continuance of this Policy) of the said person whose life is hereby insured, to *Elvira M. Brown*, his wife, providing said beneficiary is living; otherwise to the executors, administrators, or assigns of the insured, the balance of the year's premium, if any, and all other indebtedness to the Company, being first deducted.

This Policy is issued and accepted upon the further conditions and agreements contained on the following page, which are made a part of this contract, and which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

In Witness Whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President or Vice-President and Secretary, signs this contract at Cincinnati, Ohio, this *First* day of *April* One Thousand Eight Hundred and *Ninety-Two*.

E. P. MARSHALL,
Secretary.

JOHN M. PATTISON,
President.

CONDITIONS AND AGREEMENTS.

FIRST.—This Policy shall not be valid or binding until the first premium is paid to the Company or its authorized Agent, and the receipt hereto attached countersigned by the Company's Agent, and delivered during the lifetime of the insured; and all premiums, or notes, or interest upon notes given the Company for premiums; shall be paid on or before the days upon which they become due, at the Company's office in the city of Cincinnati, or to the authorized Agent of the Company, he producing a receipt therefor, signed by the President, Vice-President or Secretary.

UNION CENTRAL LIFE INSURANCE CO.

SECOND.—The insured shall not own or be employed in a liquor saloon, or personally engage in blasting, mining, or sub-marine operations, or in the production of highly inflammable or explosive substances, or, without the written consent of the Company, serve in any capacity on any vessel, boat, or railway train (except conductors, mail and express agents and baggagemen on passenger trains), or enter any military or naval service whatsoever, the militia excepted.

THIRD.—In case the insured shall become a drunkard, or have delirium tremens, this Policy shall become null and void.

FOURTH.—Self-destruction by the insured, whether sane or insane, within three years from the date hereof will void this Policy.

FIFTH.—Should any of the conditions and agreements specified above in paragraphs 2, 3 and 4 be violated by the insured, or should the insured die during or by reason of such violation, or by his own violation of law, then this Policy shall be null and void, and the Reserve Value only, calculated by the American four percent Table of Mortality, shall be paid.

SIXTH.—Upon the violation of any of the foregoing conditions, this Policy shall be null and void, without action on the part of the Company, or notice to the insured or beneficiary, and all payments made hereon and all accrued surplus or profits shall be forfeited to the Company, excepting as provided in the foregoing fifth paragraph.

SEVENTH.—No suit to recover under this Policy shall be brought after one year from the death of the insured.

EIGHTH.—After three years from the date of this Policy it shall be incontestable for any cause, excepting the violation of the above conditions regarding the occupation of the insured, his becoming a drunkard or having delirium tremens, nonpayment of premium or notes given for same, or interest thereon, and misstatements as to age. But should the age of the insured by mistake be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

TABLE "B."

Amount of Annuity which \$1,000 will purchase at any age, from 45 to 75 years.

AGE.	ANNUITY.	AGE.	ANNUITY.
45	\$62 75	61	\$ 95 58
46	63 10	62	99 04
47	65 08	63	102 73
48	66 68	64	106 71
49	68 16	65	110 99
50	69 73	66	115 55
51	71 40	67	120 48
52	73 17	68	125 80
53	75 06	69	131 49
54	77 07	70	137 65
55	79 28	71	144 30
56	81 49	72	151 49
57	83 94	73	159 39
58	86 56	74	167 73
59	89 36	75	176 98
60	92 36	.....	.....

TABLE "C."

Amount of Paid-up Insurance payable at death, which \$1,000 will purchase at any age from 45 to 75. With participation in profits.

AGE.	AMOUNT.	AGE.	AMOUNT.
45	\$2,176 27	61	1,491 82
46	2,124 35	62	1,459 72
47	2,073 43	63	1,420 38
48	2,023 55	64	1,400 37
49	1,974 79	65	1,372 58
50	1,927 25	66	1,346 03
51	1,880 95	67	1,320 70
52	1,835 92	68	1,296 58
53	1,792 28	69	1,273 62
54	1,749 24	70	1,251 80
55	1,708 93	71	1,231 11
56	1,669 28	72	1,211 48
57	1,631 01	73	1,192 83
58	1,594 07	74	1,175 07
59	1,558 48	75	1,158 08
60	1,524 24	.....	.....

Should this policy be assigned or held as security, a duplicate of said assignment must be filed with the Company, and due proofs of interest produced with proofs of death.

The contract of insurance between the parties hereto is completely set forth in this Policy, and the application for the same, and none of its terms can be modified, nor any forfeiture under it waived, save by an agreement in writing signed by the President, Vice-President, or Secretary of the Company, whose authority for this purpose shall not be delegated.

**20-Payment Life Nonforfeiting Free Tontine
Policy, 20-Year Period.**

No. 799,999.

Amount, \$10,000.

THE UNION MUTUAL LIFE INSURANCE CO.

OF PORTLAND, MAINE.

In Consideration of the written and printed application for this Policy, which is made a part of this contract, and of the payment in advance of *Three Hundred and Fifty Dollars*, and of the payment of the same amount yearly thereafter, at the office of the Company, in Portland, Maine, on the *Fifteenth day of March*, in every year, (provided that when premiums for *twenty* full years shall have been duly paid to said Company, no further premiums will be required), does promise to pay to *Randolph P. Boardman*, his executors, administrators or assigns, at the office of the Company in the City of Portland, Maine, *Ten Thousand Dollars*, upon satisfactory proofs of the death of said *Randolph P. Boardman*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*.

Portland, Maine, *March Eleventh, 1891.*

ARTHUR L. BATES,
Secretary.

JOHN E. DEWITT,
President.

NOTE.—No person except the President, Secretary or Assistant Secretary is authorized to make, alter or discharge Contracts or waive Forfeitures,

LIST OF RIGHTS.

(The details of which will be found in the application.)

That in the payment of premiums upon this Policy, falling due within the Tontine period, a grace shall be allowed of one month, and if the insured die during the month the premium will be deducted from the amount payable under this Policy.

This Policy becomes incontestable two years from its date of issue.

It provides in case of lapse after the payment of three full years premiums in cash for:

1. The benefit of the Maine Nonforfeiture Law, or
2. A Paid-up Policy for not less than as many *twentieths* of the original Policy as complete years premiums have been paid.

It grants freedom of residence, travel and occupation after one year.

It gives to *Randolph P. Boardman* a choice of six methods of settlement upon the completion of the Tontine Period, on the *Fifteenth day of March, nineteen hundred and eleven*, namely:

1. The surrender of the Policy for its full value (consisting of the entire Reserve amounting to *\$5,393.10, Five Thousand Three Hundred and Ninety-Three and 10-100* Dollars, together with the surplus then apportioned by the Company), either in 1, Cash; 2, Paid-up Insurance; 3, A Life Annuity.

2. The continuance of the Policy and the withdrawal of the accumulated surplus, either in 1, Cash; 2, Paid-up Insurance; 3, An Annuity.

ARTHUR L. BATES,
Secretary.

JOHN E. DEWITT,
President.

UNION MUTUAL LIFE INSURANCE CO.

APPLICATION FOR NONFORFEITING FREE TONTINE POLICY.

I hereby apply to the UNION MUTUAL LIFE INSURANCE COMPANY of Portland, Maine, for \$10,000 of insurance on my life, on the plan described in the "rights" below, and known as the Nonforfeiting Free Tontine.

RIGHTS.

I. INCONTESTABILITY.

After two years from the date of issue, the only conditions which shall be binding upon the holder of the policy are that he shall duly pay the premiums and observe the regulations of the Company, as to age and service in war. In all other respects, if the policy matures after the expiration of the said two years, the policy shall be INDISPUTABLE.

II. NONFORFEITURE.

In case of lapse for nonpayment of premiums after the payment of three full years' premiums in cash, the policy is entitled to the benefit of the Maine Nonforfeiture Law; or, on written demand made within sixty days after such lapse, with a surrender of the policy at the Company's Home Office, the full sum provided in said Law to be used for the extension of said policy, will be applied as a single premium to the purchase of a paid-up policy without participation in profits; provided however, that in all Limited Payment Life and Endowment Policies, such paid-up policy shall be *not less* than such proportion of the original policy as the number of full years' premiums paid bears to the total number required.

III. FREEDOM OF TRAVEL AND OCCUPATION.

After one year from the date of issue of the policy, there shall be no restrictions upon travel, residence or occupation, except that military service in time of war is forbidden unless a written permit has been previously obtained. In case of death from service in war without such written permit, the net reserve of the policy (computed according to the Combined Experience or Actuaries Table of Mortality, with interest at four per centum per annum) will be paid.

IV. FACILITY IN MAKING PAYMENTS.

All premiums are due at the office of the Company, in the city of Portland, Maine, at the date named in the policy; but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, but only on the production of the Company's receipt therefor, signed by the President, Secretary, or Assistant Secretary. During the Tontine Period, however, in the payment of premiums a grace shall be allowed of one month, and if the insured die during the month the premium will be deducted from the amount payable under the policy. No payment made to any person except in exchange for the official receipt will be recognized by the Company, or be deemed by either party as valid payment. No agent nor any other person except the President, Secretary, or Assistant Secretary, in writing, has power to alter or change in any way the terms of the policy contract. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable in semi-annual or quarterly installments, but in such case that part of the full

UNION MUTUAL LIFE INSURANCE CO.

ear's premium, if any, which remains unpaid at the maturity of the contract shall be deducted from the amount of the claim.

V. ADMISSION OF AGE.

The age of the person upon whose death the policy matures will be admitted in advance by the Company on due proof, and after being thus admitted, no reduction shall be made to adjust the amount of insurance, which at the correct age would have been purchasable with the premium paid.

VI. TONTINE PROFITS.

At the end of the Tontine Period, if the insured be then living, and the policy is in full force by the payment of premiums, the policy shall participate in the accumulated surplus derived from policies on the Non-Forfeiting Free Tontine plan, both existing and discontinued, as may then be apportioned by the Company.

VII. OPTIONS AT THE END OF THE TONTINE PERIOD.

The policy may then be surrendered for its full value, consisting of the entire RESERVE and the SURPLUS then apportioned by the Company—

- Either in 1. CASH.
or, 2. PAID-UP INSURANCE.
or, 3. AN ANNUITY FOR LIFE.

Or, if the policy is not an Endowment maturing at the end of the Tontine Period, it may be continued and the surplus taken—

- Either in 1. CASH,
or, 2. PAID-UP INSURANCE,
(To be added to the Policy.)
or, 3. AN ANNUITY.
(To reduce or extinguish premiums if still payable.)

Or, if the policy is issued upon Class B plan—

- Either in 1. CASH,
or, 2. ANNUITY.

MAINE NONFORFEITURE LAW.

Number of years premiums paid in cash before lapse.	Insurance under this Policy secured for		Number of years premiums paid in cash before lapse.	Insurance under this Policy secured for	
	Years.	Days.		Years.	Days.
3	7	257	12	28	103
4	10	124	13	30	317
5	12	327	14	33	135
6	15	120	15	35	304
7	17	233	16	38	124
8	19	301	17	40	358
9	21	325	18	43	356
10	23	311	19	47	319
11	25	236	20	PAID UP.	

In cases where figures of results beyond 20 year's premiums are required they will be furnished upon written application to the Company.

APPLICATION.

Is it agreed, in the consideration of the *rights* as to Nonforfeiture stated on the reverse side of this application, that all right or claim to any other value or extension than that provided in the said *rights*, are hereby specifically waived and relinquished, whether required by the statute of any State or not, and that, at the end of the Tontine period, for all paid-up insurance in excess of the amount of the original policy, or issued in lieu of a matured Endowment, a satisfactory medical certificate shall be furnished to the Company?

Is it agreed that for one year after the date of issue of the Policy, travel and residence within Mexico and the Tropics, and engagement in any of the following occupations or employments: Blasting; mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars; or on any steamboat, or other vessel or boat, will render the Policy void; and that self-destruction, sane or insane, and death in consequence of violation of law, within one year from the date thereof, are not risks assumed by the Company in the contract?

It is hereby agreed that all the foregoing statements and answers, as well as those made, or to be made, to the Company's Medical Examiner are warranted to be true, and are offered to the Company as a consideration of the contract, which shall not take effect until the first premium shall have been paid during the life and good health of the person herein proposed for insurance.

Continuable Policy.

No. 189,674.

AMOUNT, \$10,000.

THE UNITED STATES LIFE INSURANCE CO.

IN THE CITY OF NEW YORK.

AGE, 35.

PREMIUM, \$154.10.

In Consideration of the statements and agreements in the Application for this Policy on the life of *John Doe* (hereinafter called the Insured), which are made part of this Contract, and in

FURTHER CONSIDERATION of the payment of the *annual* premium of *One Hundred Fifty-four* Dollars and *Ten* cents, on or before the *First* day of *July* in every year during the continuance of this Contract:

DOES HEREBY PROMISE TO PAY at its office in New York City, to *Sarah Doe* (hereinafter called the Assured), if living, if not living, then to the Executors, Administrators or Assigns of the Insured, the sum of *Ten Thousand* Dollars (less the balance of the year's premium, if any, and any other indebtedness to the Company), within sixty days after receipt at its said office of satisfactory proofs upon the Company's Blanks, of the death of the Insured within the period of 10 years ending on the *First* day of *July*, nineteen hundred, at noon; upon the conditions and agreements on the back hereof, which are made part of this Contract.

In Witness Whereof, The said Company has, by its President and Secretary, signed this Policy at its office in New York City, the *First* day of *July*, eighteen hundred and ninety.

C. P. FRALEIGH,

Secretary.

GEO. A. BURFORD,

President.

CONDITIONS AND AGREEMENTS REFERRED TO IN THE

~~WITHIN POLICY:~~

1. All premiums are payable in New York City at the Company's office. This Policy shall take effect only upon actual payment of the first premium hereon, and delivery of this Policy to the assured (during the lifetime and sound health of the insured), in exchange for the Company's receipt for said payments signed by the President, Secretary, Assistant Secretary, or Actuary. Failure to make payment of any subsequent premium either to the Company or to a duly authorized agent in exchange for receipt signed as above, will render this contract null and void, except that:

2. After being in force three full years, an extended insurance shall be allowed in accordance with the requirements of Chapter 317 of the Laws of 1897, of New York.

3. In case of understatement of age, the amount payable shall be the insurance that the actual premium paid would have purchased at the true age of the insured. Any other breach of warranty or untrue or incomplete statement made in the application for this Policy will render this contract null and void, provided that discovery of the same must be made and communicated to the insured within two years from the date hereof.

4. Within two years from the date hereof, death by suicide, impairment of health by narcotics or stimulants; travel or residence within the Torrid Zone; engagement in blasting, mining, or sub-marine labor; manufacturing, handling, or transporting inflammable or explosive substances; service upon any vessel or boat; or engagement in military or naval service in time of war, shall render this contract null and void.

5. This Company shall not take notice of any assignment of this policy, until a duplicate-original of such assignment be delivered to it at its office in New York City.

6. This insurance is renewable, at the end of the specified period (under a new policy for same amount and of like tenor as this policy, or for same amount under any form of policy then issued by this Company) at the option of the holder hereof, without medical examination, provided the holder hereof makes written application for such new policy, and, by a proper instrument in writing, surrenders this Policy to the Company, at its said office, while in force, and pays the premium upon such new policy according to the terms thereof. The legal holder or holders of this Policy may, without medical examination, change this Policy at any time during its continuance in force to any other plan issued by said Company at such time, by payment to the Company of a sum equal to the difference in premiums, with interest at the rate of four per cent per annum compounded.

7. The said Company agrees, in case the life insured survive to the end of the specified period, if this Policy be then in full force, to pay to the said John Doe the dividend apportioned to this Policy from its profits by said Company.

C. P. FRALEIGH,
Secretary.

GEORGE H. BURFORD,
President.

APPLICATION.

It is hereby declared and agreed; *First*, that all the statements and answers in this application are hereby warranted to be true, full and complete, and that this application and declaration shall, with the Policy herein applied for, alone constitute the contract between me and the UNITED STATES LIFE INSURANCE COMPANY in the City of New York, and no information or statement, unless contained in this application, made, given, received or required by any person at any time shall be binding on the Company. *Second*, that no person other than the President, together with the Secretary, or Actuary, shall have power to alter or waive any contract or condition on behalf of the Company. *Third*, that in any distribution of profits or surplus, the determination by the Company of the amount to be apportioned to any Policy issued upon this application, shall be and hereby is ratified and accepted. *Fourth*, that the whole or any part of the risk herein proposed may be reinsured. *Fifth*, that this application, its statements, representations and agreements, together with all the conditions and stipulations contained in the Policy hereby applied for, shall be binding on me and on any future legal holder of this Policy.

8. If a Term Policy, or a nonparticipating Policy be selected does the person agree that the only form of surrender equity shall be an extension of the original insurance as provided for in Chapter 347, of the Laws of New York of 1879?

CHAPTER 347, LAWS OF NEW YORK, 1879.—AN ACT to protect the right of Policy-holders in Life Insurance Companies.—Passed May 21, 1879.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

§ 1. Whenever any policy of life insurance hereafter issued by any Company organized or incorporated under the laws of this State, after being in force a full year, shall by its terms lapse or become forfeited, for the nonpayment of any premium, or of any note given for a premium, or loan made in cash on Policy as security, or of any interest on such note or loan, unless the provision of this act are specifically waived in the application, and notice of such waiver written or printed in red ink on the margin of the face of the policy when issued, the reserve on such policy, including dividend additions, calculated at the rate of the failure to make any of the payments above described, according to the American experience table of mortality, and with interest at the rate of four per cent per annum, after deducting any indebtedness of the insured on account of any annual, semi-annual or quarterly premium then due, and loan made in cash on such policy, evidence of which is acknowledged by the insured in writing, shall, on demand made, with surrender of the policy within six months after such lapse, be taken as a single premium of life insurance at published rates of the Company at the time the policy was issued, and shall be applied, as shall have been agreed in the application and policy; either to continue the insurance of the policy in force at its full amount so long as such single premium will purchase temporary insurance for that amount, at the age of the insured at the time of lapse, or to purchase upon the same life at the same age, paid-up insurance payable at the same time, and under the same conditions except as to payment of premiums, as the original policy. Provided, that if such agreement be expressed in the application and policy, the said single premium may be applied in either of the modes above specified, at the option of the owner of the policy; notice of such option to be contained in the application and mand hereinbefore required to be made to prevent the forfeiture of the policy. Provided, also, that the net value of the insurance given for such single premium under this section, computed by the standard of this State, shall in no case be less than two-thirds of the entire reserve after deducting the indebtedness specified; but such insurance shall not participate in the profits of the Company.

§ 2. If the reserve upon any endowment policy, applied according to the preceding section as a single premium of temporary insurance, be more than sufficient to continue the insurance to the end of the endowment term named in the policy, and if the insured survive that term, the excess shall be paid in cash at the end of such term, on the conditions on which the original policy was issued.

§ 3. This act shall take effect on the first day of January, eighteen hundred and eighty.

Term Twenty Years.—Semi-Endowment Bond.

AGE 30.

No. 16,897.

THE VERMONT LIFE INSURANCE COMPANY.

INCORPORATED 1868.

ANNUAL INSTALLMENT, \$280.00.

AMOUNT, \$10,000.

In Consideration of the Agreement, statements and warranties contained in the application for this Bond, which are hereby referred to and made a part of the contract, and of the payment in advance of *Two Hundred and Eighty Dollars (\$280.00)*, on delivery of this Bond, and of the like payment thereafter, at the office of the Company, Burlington, Vt., before twelve o'clock, noon, on the 6th day of April in every year for *Twenty Years*.

Hereby promises and agrees, That within ten days after receipt and acceptance of satisfactory proofs of the death, during the continuance of this Bond, and prior to the *sixth* day of April, 1912, of *Ethan Allen* hereinafter called the insured of *Burlington, Vt.*, to pay the principal sum, *Ten Thousand Dollars*, at its office in the City of Burlington, Vermont, to *Jane Allen, wife*, beneficiary, her executors, administrators or assigns.

Provided, however, that this Bond is not to take effect unless the first installment shall be fully paid in cash on delivery thereof, or a note shall have been accepted by the Company at its office in Burlington, Vermont, which note shall not be a payment of such installments but only, an extension of the time for payment; failure to pay any note or interest, or any part thereof, when due, shall cancel the insurance, and that the insured is in good health at the time of its delivery to him.

Upon completion of the Term the insured may select any one of the following guaranteed settlements:

SETTLEMENT A.—That if the insured shall be living on the *sixth* day of April, 1912, having continued this bond in force, the sum of *Five Thousand Dollars*, together with the surplus then apportioned by the Company on same shall be paid in cash to him.

SETTLEMENT B.—That on the *sixth* day of April, 1912, the insured may, in lieu of settlement (A) but without medical examination, convert the principal sum of *Five Thousand Dollars*, into a paid-up life policy for a like amount, payable at death, which shall partici-

pate in dividends as declared by the Company; and in addition there- to shall be paid a sum in cash amounting to the surplus then appor- tioned by the Company.

SETTLEMENT C.—That on the *sixth* day of *April*, 1912, the insured may in lieu of any preceding settlement, but only upon furnishing a satisfactory medical certificate of good health from a physician de- signated by the Company, residing within the county in which the insured is at that time residing, convert the entire value of bond and surplus into a Paid-up Life Policy.

Any indebtedness of the insured or any beneficiary or assigns to the Company on account of this Bond, shall be a lien thereon, and the Company may deduct the amount thereof from any benefit or payment which shall accrue under this Bond which is hereby pledged to the Company to secure said indebtedness.

The conditions and concessions printed on the back of this Bond are accepted by the insured and those claiming any right as bene- ficiary or otherwise, as a part of the contract.

Signed, sealed and issued in the City of Burlington, Vermont, this *sixth* day of *April*, A. D. 1902.

C. R. TURRILL,

Secretary.

J. H. ROBINSON,

Vice-President and Managing Director

CONDITIONS AND CONCESSIONS OF A SEMI-ENDOWMENT BOND.

TRAVEL, RESIDENCE AND OCCUPATION.—The insured may, without first ob- taining the consent of the Company, go and remain beyond the United States, Canada or Europe (except where yellow fever, cholera or small pox is prevailing as an epidemic) or change to a more hazardous occupation, such as an employee on any railroad train, or any steam or sail vessel; or as engineer or fireman of any stationary engine; or as a voyager or mariner upon the high seas or inland lakes of this or any other country, except as an Arctic Explorer or Aeronaut. And it is understood that such changes shall not invalidate the insurance, but that the extra premium if any therefor, if not paid at the commencement of such extra risk shall be deducted from the policy when paid.

CLAIMS INDISPUTABLE.—After two years from date of issue and the payment of two years' installments in cash, the principal sum insured by reason of this contract will be paid without dispute on the part of the Company, notwithstanding the death was caused by insured's own act, or on account of the violation by the insured of any of the conditions of this bond, excepting only the payment of installments, notes or interest at the time and in the manner provided, and that insured shall not engage in any military or naval service in times of war.

ACCUMULATIVE PLAN.—This bond is issued on the TWENTY YEAR ACCUM- ULATIVE PLAN, and it is understood and agreed, that no division of surplus shall be declared or paid on same, until twenty years from the date thereof. It is provided that the survivors at the end of twenty years shall receive the divisible surplus apportioned on their own account, and also that forfeited under agree- ments of this class. It is further agreed, that if the insured shall fall from any cause to pay the premiums on this bond for the time above mentioned, he shall not be entitled to receive any portion of said fund.

PAID-UP INSURANCE.—If the installments are not paid as provided herein, then in every such case the Company shall not be liable for the payment of the sum insured, and this bond shall cease and determine, excepting only, that after three or more annual installments have been paid upon this bond, it may be

VERMONT LIFE INSURANCE CO.

surrendered, providing it is freed from any indebtedness to the company at the time, within six months after default in payment, for a paid up nonparticipating bond, for as many fortieth parts of the principal sum as there shall have been complete annual installments paid, but subject to all of the conditions and payable as provided in this bond.

LOANS OR CASH SURRENDER VALUE.—Within three months after the expiration of the years herein named, and upon filing of a proper legal discharge accompanied by the bond, the Company will pay a cash surrender value for same as follows:

At the end of the fifth year, 80 per cent of the legal insurance reserve.

At the end of the tenth year, 85 per cent of the legal insurance reserve.

At the end of the fifteenth year, 90 per cent of the legal insurance reserve.

At the end of the twentieth year, 95 per cent of the legal insurance reserve.

At the end of the twenty-fifth year, the full legal insurance reserve.

Or the Company will make cash loans upon the bond of these same amounts at the end of the years mentioned. Upon condition, however, that full payment of installments have been made for the years named, and the bond freed from any indebtedness to the Company at the time.

APPLICATION.

Do you agree that in case of suicide, committed while sane or insane, within two years from date of the Policy hereby applied for, the limit of recovery thereunder shall be the amount of premiums paid thereon?

I CERTIFY that I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition and a satisfactory subject for life insurance, and that I have ordinarily had good health.

I FURTHER AGREE that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

I FURTHER AGREE that the contract here proposed between the Company and myself, including any others who shall have or claim any benefit thereunder shall be construed according to the law of the State of Vermont, the place of said contract being Burlington, in said State, and that no suit shall be brought against said company under said contract after the lapse of one year from the time when the cause of action accrues.

I FURTHER AGREE that in case that the first or any subsequent premium is settled wholly or in part by note or other obligation whether of the insured or any other person such note or other obligation shall not be considered as payment, but only as an extension of the time for payment and that if not fully paid when due, then for any loss occurring while such note or obligation or any interest thereon is due and remains unpaid, the Company shall not be liable, but the amount of such note or interest thereon may be collected.

I ALSO AGREE that all the foregoing agreements and answers, as well as those that I make or shall make to the Company's Medical Examiner, in continuation of this Application, are by me warranted to be full, complete and true and are offered to the Company as a consideration of the contract, which shall not take effect until the first premium shall have been settled, and the policy shall have been delivered, during my life and continuance in good health.

NOTICE.

No agent has power in behalf of the Company to make or to modify this or any other contract of insurance, to extend the time for payment of any note or premium, to waive any forfeiture, to issue a permit as to occupation, or to bind the Company by making any promise or receiving any information. Any desired change in the insurance must be applied for directly to the Company's officers, in Burlington, Vermont. If this bond is assigned and held as security, written notice shall be given to the Company, and proof of interest produced with proof of death. The Company will take no responsibility as to the validity of an assignment.

NOTE.—This same form is used for 20-Payment Life and 20-Year Endowment.

WASHINGTON LIFE INSURANCE CO.

Survivorship Distribution Policy.

20-Payment Life 20-Year Period.

No. 128,456.

INCORPORATED 1860.

AGE, 30

THE WASHINGTON LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

Amount, \$10,000.

Premium, \$350.

This Policy of Insurance Witnesseth, That THE WASHINGTON LIFE INSURANCE COMPANY, in consideration of the representations made to them in the application for this Policy, and of the sum of *Three Hundred and Fifty Dollars*, to them duly paid by the assured, under this Policy, to-wit: *Jane Holmes*, wife of *Austin Holmes*, of *Chattanooga*, in the County of *Hamilton*, State of *Tennessee*, and of the annual premium of *Three Hundred and Fifty Dollars*, to be paid on or before the *first day of June*, every year during the continuance of this Policy, until she shall have paid Twenty full year's premiums, the last payment to be made on the *first day of June*, in the year nineteen hundred *nine*, DO INSURE the life of the said *Austin Holmes* for the use of said assured, in the amount of *Ten Thousand Dollars* for the term of his natural life, with participation in profits, as with provided.

AND THE SAID COMPANY DO HEREBY PROMISE AND AGREE to pay the amount of the said insurance at their office in the City of *New York*, to the said assured, for her sole use, if living, and, not living, to the children of *Jane and Austin Holmes*, or their guardian, if under age, for their use, or if there be no such surviving children, then to the executors, administrators, or assigns of the said *Austin Holmes*, in conformity with the statute of the State of *New York*, in sixty days after due notice and satisfactory proof of the death, during the continuance of this Policy, of the said person whose life is hereby insured as above, the balance of the year's premium, if any, and any other indebtedness on account of this Policy being first deducted therefrom.

THIS POLICY is issued and accepted by the assured, upon the conditions and agreements printed by the Company on the inside of this Policy, and such conditions and agreements are referred to and accepted by the assured as part of this contract, and it is agreed that they shall have the same force and effect as if printed in full over the signatures hereto.

In Witness Whereof, the said THE WASHINGTON LIFE INSURANCE COMPANY, have, by their President and Secretary, signed and delivered this contract, at the City of New York, this *first day of June*, one thousand eight hundred and *ninety*.

WM. HAXTUN,
Secretary.

W. A. BREWER, JR.
President.

~~No~~ No person except the President, Vice-President, or Secretary is authorized to make, alter, or discharge contracts, or to waive forfeitures.

CONDITIONS AND AGREEMENTS REFERRED TO AND FORMING PART OF THIS POLICY.

1st. The person whose life is hereby insured is permitted to travel or reside in any part of the Continent of North America, north of the Tropic of Cancer, or in any part of Europe.

2d. If the said person whose life is hereby insured shall pass beyond the aforesaid limits, or shall enter any military or naval service whatsoever (the militia when not in actual service excepted), without the consent of this Company previously given in writing; or if any of the statements or declarations made in the application for this Policy, upon the faith of which this Policy is issued, shall within two years from the date hereof be found in any respect untrue; or if the said premiums shall not be paid on or before the days above mentioned for the payment thereof at the office of the Company in the City of New York (unless otherwise expressly agreed in writing); or to agents when they produce receipts signed by the President, or Secretary then, in any and every such case, the said Company shall not be liable for the payment of the sum insured, or any part thereof, and this Policy shall be null and void and shall cease and determine, except only in the case of the due surrender of this Policy as herein provided.

3d. Notwithstanding this Policy shall lapse and become forfeited for the nonpayment of any premium upon the day upon which the same shall fall due, according to the terms thereof as hereinbefore contained, yet, after the payment of three annual premiums, and upon demand made with surrender of this Policy within six months after such lapse by such nonpayment, this Company will issue a nonparticipating Paid-up Policy for as many twentieth parts of the original amount hereby insured as there shall have been complete annual premiums paid; and the paid-up insurance purchased by such surrender of this Policy shall be payable at the same time and under the same conditions, except as to the payment of premiums, and the guarantee of the full reserve as a cash value, as the original Policy.

The above is determined and agreed by the Company and the assured as full compliance with the terms of chapter 347 of the Laws of New York of 1879.

4th. It is understood and agreed that this Policy, if in force at the end of twenty years from its date, shall be entitled to its share in the "Survivorship Distribution" made by the Board of Directors at that time; but that within said

WASHINGTON LIFE INSURANCE CO.

period of twenty years, this Policy shall not be entitled to any distribution whatever. After the expiration of twenty years from its date, this Policy shall be entitled to its share in each subsequent annual distribution so long as it remains in force.

5th. This Policy shall not lapse by nonpayment of premium when due, until the period shall have expired, for which the cash dividends declared and standing at its credit at the time of such nonpayment will pay the premium at the rate called for in this Policy; and when such period shall have expired, this Policy shall lapse and become forfeited. The Company will, however, without requiring further medical examination, accept a past due premium provided no other condition of the Policy has been violated, and such premium be tendered within the period thus protected by cash dividends; and should the party insured die within said period, the Company will pay the amount of this Policy, whether the premium past due has been tendered, or not. Surrender of the Policy only will supersede these concessions.

6th. If this Policy should be assigned or held as security, written notice shall at once be given to this Company by the assignor; and due proof of interest produced at the maturity of the Policy.

7th. Residence, travel and occupation are unrestricted after two years from the date hereof and this Policy will then be incontestable, except for nonpayment of premium.

8th. This Policy may be surrendered to the Company at the end of fifteen years from the date of issue, or at the end of any subsequent quinquennial period, and the Company will pay therefor in cash the full reserve, computed by the American Table of Mortality, and four per cent interest, in accordance with the table on the back of this Policy, together with any unused dividends standing at the credit of this Policy. The Company will not pay such cash value at any other times or dates.

9th. If at the death of the party insured, it is found that the age was understated in the application, then this Company shall be liable only for the proportion of the sum insured which would be covered by the premium actually paid.

FULL RESERVE ON THIS POLICY, IF IN FORCE AT THE END OF

FIFTEEN YEARS.	TWENTY YEARS.	TWENTY- FIVE YEARS.	THIRTY YEARS.	THIRTY- FIVE YEARS.	FORTY YEARS.
\$3,580	\$5,270	\$5,900	\$6,560	\$7,190	\$7,770

Combination Policy.

No. 234,561.

INCORPORATED 1860.

AGE 35.

THE WASHINGTON LIFE INSURANCE CO.

OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$585.30.

This Policy of Insurance Witnesseth. That the WASHINGTON LIFE INSURANCE COMPANY, in consideration of the representations made to them in the application for this Policy, and of the sum of *Five Hundred and eighty-five Dollars and thirty cents*, to them duly paid by the assured, under this Policy, to wit: *Warren Harme*, of *Cincinnati*, in the County of *Hamilton*, State of *Ohio*; and of the annual premium of *Five Hundred and eighty-five Dollars and thirty cents*, to be paid on or before the *first day of January*, in every year for twenty years from the date hereof; do insure the life of the said *Warren Harme*, for the sole use of said assured, in the amount of *Ten Thousand Dollars* with participation in profits.

And the said Company do hereby promise and agree to pay the amount of the said insurance at their office in the City of New York, to the said assured or his assigns on the *first day of January*, one thousand and nine hundred and nine, or should he die before that time, to pay in like manner, in sixty days after due notice and satisfactory proof of his death, to *Anna Harme*, wife of the said assured, if living, but if not living, then to the executors, administrators, or assigns of the said assured, the balance of the year's premium, if any, and any other indebtedness on account of this Policy, being first deducted therefrom.

Should the person whose life is hereby insured survive the maturity and payment of the endowment, this Policy shall then become a nonparticipating paid-up policy for *Five Thousand Dollars*, payable upon the death of the person whose life is hereby insured, as above provided.

This Policy is issued and accepted by the insured upon the conditions and agreements printed by the Company on the inside of this Policy, and such conditions and agreements are referred to and accepted by the assured as a part of this contract, and it is agreed that they shall have the same force and effect as if printed in full over the signatures hereto.

In Witness Whereof; the said THE WASHINGTON LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this contract, at the City of New York, this *first day of January*, one thousand eight hundred and eighty-nine.

WM HAXTUN,
Secretary.

W. A. BREWER, JR.,
President.

APPLICATION.

Do you agree not to reside or travel south of the Tropic of Cancer, and not to engage in blasting or mining, or as a brakeman on a railroad, or in switching or coupling railroad cars, or in service upon any steam or other vessel during the next two years following the date of issue of the Policy for which application is made, without first obtaining written permission from this Company?

It is hereby declared, that the above are fair and true answers to the foregoing questions, and it is acknowledged and agreed by the undersigned, that such answers are material, and that the above statement shall form the basis of the contract for insurance, and also, that any untrue answers, any suppression of facts in regard to the Party's health, or neglect to pay the premium on or before the day it becomes due, will render the Policy null and void, and forfeit all payments made thereon; also, that the Policy of insurance hereby applied for, shall not be binding upon this Company, until the amount of premium as stated therein shall be received by said Company, or some authorized agent thereof, during the lifetime of the party therein insured.

And it is understood and agreed as follows: that the paid-up insurance purchased in accordance with Chapter 347, of the laws of New York, of 1879, by the surrender of the Policy issued upon this application, shall be payable at the same time, and under the same conditions, except as to the payment of premiums, as the original Policy; provided and agreed, however, that any voluntary application by the Company of the cash dividends as hereinafter mentioned, shall, as relates to action under said statute, be taken into consideration in computing the amount of said paid-up insurance the above is determined, and agreed by the Company and the assured as a full compliance with the terms of said statute, but independently thereof, and having no relation thereto, but as a voluntary and additional concession to the insured under this application, the Company will, after the lapse and forfeiture of the Policy by non-payment of any premium falling due and unpaid, pay to the assured the amount of the Policy, should the party insured die at any time after such lapse and forfeiture within a period in which, proportionately, such Policy might have been held in force had the amount of any earned and unpaid cash dividends been paid in to the Company, and received by it as payment on account of premium.

ETNA LIFE OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$25,000.

1000. Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17.80	\$35.03	\$36.95	\$33.10	\$365.17	\$95.33	\$61.63	\$45.02	\$35.31	\$29.10	\$24.94
21	18.29	35.69	27.46	23.59	270.07	95.89	61.70	45.10	35.41	29.22	25.10
22	18.62	36.38	28.00	24.05	275.11	95.45	61.77	45.19	35.52	29.36	25.27
23	19.06	37.09	28.56	24.54	280.38	95.51	61.85	45.29	35.63	29.50	25.46
24	19.51	37.89	29.13	25.04	285.79	95.58	61.94	45.39	35.76	29.66	25.66
25	19.99	38.58	29.72	25.55	291.39	95.65	62.03	45.50	35.89	29.83	25.87
26	20.49	39.37	30.34	26.09	297.17	95.73	62.12	45.61	36.04	30.02	26.11
27	21.01	40.18	30.97	26.65	303.15	95.81	62.22	45.74	36.19	30.22	26.36
28	21.56	41.02	31.64	27.23	309.32	95.89	62.33	45.87	36.36	30.44	26.64
29	22.13	41.90	32.32	27.83	315.70	95.98	62.44	46.01	36.54	30.67	26.94
30	22.73	42.80	33.03	28.45	322.28	96.08	62.55	46.16	36.74	30.93	27.27
31	23.36	43.73	33.76	29.10	329.08	96.18	62.66	46.32	36.96	31.21	27.63
32	24.02	44.70	34.52	29.78	336.10	96.28	62.81	46.50	37.20	31.52	28.01
33	24.71	45.70	35.31	30.48	343.33	96.38	62.96	46.69	37.46	31.86	28.44
34	25.44	46.73	36.13	31.21	350.81	96.50	63.11	46.90	37.74	32.23	28.90
35	26.21	47.80	36.98	31.97	358.53	96.63	63.28	47.14	38.06	32.63	29.40
36	27.01	48.90	37.87	32.77	366.50	96.76	63.46	47.40	38.40	33.07	29.95
37	27.86	50.05	38.79	33.60	374.73	96.90	63.67	47.69	38.78	33.56	30.54
38	28.76	51.24	39.75	34.47	383.23	97.05	63.89	48.01	39.20	34.09	31.19
39	29.71	52.48	40.76	35.39	392.02	97.23	64.16	48.37	39.67	34.68	31.91
40	30.71	53.77	41.81	36.35	401.10	97.43	64.46	48.77	40.19	35.33	32.68
41	31.78	55.12	42.92	37.37	410.49	97.66	64.80	49.22	40.77	36.05	---
42	32.91	56.53	44.08	38.45	420.19	97.94	65.18	49.72	41.41	36.83	---
43	34.11	58.01	45.30	39.58	430.22	98.25	65.61	50.28	42.12	37.70	---
44	35.39	59.55	46.59	40.78	440.54	98.62	66.10	50.91	42.91	38.65	---
45	36.74	61.15	47.98	42.04	451.13	99.02	66.63	51.60	43.77	39.69	---
46	38.17	62.82	49.39	43.37	461.96	99.47	67.23	52.36	44.71	---	---
47	39.67	64.53	50.79	44.76	472.99	99.96	67.87	53.18	45.74	---	---
48	41.26	66.31	52.39	46.22	484.23	100.50	68.58	54.09	46.85	---	---
49	42.93	68.04	53.90	47.75	495.66	101.08	69.35	55.07	48.06	---	---
50	44.70	70.05	55.56	49.37	507.27	101.72	70.19	56.15	49.37	---	---
51	46.56	72.01	57.36	51.07	519.06	102.41	71.12	57.32	---	---	---
52	48.53	74.05	59.11	52.86	531.01	103.17	72.12	58.60	---	---	---
53	50.61	76.16	61.00	54.75	543.10	104.00	73.22	59.99	---	---	---
54	52.81	78.33	63.00	56.75	555.33	104.90	74.42	61.51	---	---	---
55	55.14	80.61	65.09	58.86	567.70	105.89	75.74	63.17	---	---	---
56	57.61	82.97	67.29	61.11	580.17	106.97	77.18	---	---	---	---
57	60.22	85.43	69.61	63.49	592.74	108.16	78.75	---	---	---	---
58	63.00	88.00	72.07	66.03	605.41	109.47	80.49	---	---	---	---
59	65.94	90.69	74.68	68.74	618.17	110.91	82.39	---	---	---	---
60	69.07	93.51	77.44	71.63	630.98	112.50	84.47	---	---	---	---

BERKSHIRE OF PITTSFIELD, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
25	\$19.80	\$45.30	\$33.70	\$28.00	\$318.80	\$67.00	\$48.00	\$37.30	\$30.60	\$26.40	\$23.70
26	20.30	46.80	34.40	28.60	324.80	67.20	48.20	37.40	30.80	26.70	24.00
27	20.90	47.10	35.10	29.20	331.20	67.30	48.40	37.60	31.10	27.00	24.30
28	21.50	48.10	35.80	29.90	337.90	67.40	48.50	37.80	31.40	27.30	24.60
29	22.10	49.20	36.60	30.50	344.90	67.60	48.70	38.10	31.70	27.70	25.00
30	22.80	50.20	37.40	31.20	352.10	67.70	48.90	38.40	32.00	28.10	25.40
31	23.40	51.30	38.20	32.00	359.50	67.90	49.10	38.70	32.40	28.60	25.80
32	24.20	52.40	39.10	32.70	367.20	68.10	49.40	39.00	32.80	29.10	26.20
33	24.90	53.60	40.00	33.50	375.10	68.30	49.60	39.30	33.20	29.60	26.60
34	25.70	54.80	40.90	34.30	383.30	68.50	49.90	39.70	33.70	30.20	27.00
35	26.60	56.10	41.90	35.10	391.70	68.70	50.30	40.10	34.20	30.80	27.40
36	27.40	57.40	42.90	36.00	400.40	69.00	50.60	40.60	34.80	31.60	27.80
37	28.40	58.70	44.00	36.90	409.40	69.30	51.00	41.10	35.40	32.40	28.20
38	29.30	60.10	45.10	37.99	418.65	69.60	51.40	41.60	36.10	33.10	28.60
39	30.40	61.60	46.20	38.90	428.30	70.00	51.90	42.20	36.90	34.00	29.00
40	31.60	63.10	47.40	40.00	438.30	70.40	52.50	42.90	37.70	35.00	29.40
41	32.70	64.70	48.70	41.10	448.45	70.90	53.10	43.79	38.69	36.00	29.80
42	33.90	66.40	50.00	42.30	459.10	71.40	53.70	44.50	39.60	37.20	30.20
43	35.20	68.10	51.40	43.60	470.00	72.00	54.50	45.40	40.70	38.40	30.60
44	36.50	69.90	52.90	45.00	481.30	72.70	55.30	46.50	41.90	39.80	31.00
45	38.10	71.80	54.40	46.40	492.85	73.40	56.30	47.60	43.20	41.30	31.40
46	39.60	73.80	56.00	47.90	504.70	74.20	57.30	48.80	44.70	-----	-----
47	41.30	75.80	57.70	49.50	516.75	75.10	58.40	50.10	46.20	-----	-----
48	43.10	77.90	59.50	51.10	529.15	76.10	59.60	51.60	47.80	-----	-----
49	45.00	80.10	61.30	52.90	541.50	77.10	60.90	53.10	49.70	-----	-----
50	47.10	82.30	63.20	54.80	554.20	78.30	62.30	54.80	51.60	-----	-----
51	49.20	84.70	65.20	56.70	567.10	79.60	63.90	56.70	-----	-----	-----
52	51.50	87.10	67.30	58.70	580.10	80.90	65.60	58.70	-----	-----	-----
53	53.90	89.60	69.50	60.90	593.35	82.40	67.40	60.80	-----	-----	-----
54	56.60	92.20	71.90	63.20	606.70	84.10	69.40	63.20	-----	-----	-----
55	59.40	94.90	74.30	65.60	620.15	85.90	71.60	65.70	-----	-----	-----
56	62.40	97.70	76.90	68.30	633.85	87.80	74.00	-----	-----	-----	-----
57	65.70	100.60	79.60	71.10	647.55	90.00	76.60	-----	-----	-----	-----
58	69.00	103.70	82.50	74.10	661.40	92.30	79.40	-----	-----	-----	-----
59	72.80	106.90	85.60	77.30	675.35	94.90	82.50	-----	-----	-----	-----
60	76.50	110.20	88.80	80.70	689.35	97.70	85.80	-----	-----	-----	-----

BROOKLYN LIFE INSURANCE COMPANY OF NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS AN- NUAL PREMIUMS.			20-YEAR DISTRIBUTION PLAN. COMPOUND POLICY FOR 20 YEARS, PLAN NO. 2.		
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	Annual.	Semi- Annual.	Quar- terly.
21	\$18 60	\$40 56	\$30 80	\$26 10						
22	19 10	41 20	31 90	26 60						
23	19 50	41 80	31 90	27 00						
24	20 00	42 70	32 50	27 60						
25	20 50	43 50	33 10	28 10	\$105 90	\$67 40	\$48 70			
26	21 00	44 30	33 80	28 60	106 00	67 50	48 90			
27	21 50	45 20	34 40	29 20	106 10	67 60	49 00			
28	22 10	46 10	35 10	29 80	106 30	67 80	49 20			
29	22 70	47 00	35 90	30 50	106 40	68 00	49 40			
30	23 30	48 00	36 60	31 10	106 60	68 20	49 60	\$38 40	\$19 97	\$10 18
31	24 00	49 10	37 40	31 80	106 80	68 30	49 80	38 80	20 18	10 28
32	24 70	50 10	38 30	32 60	107 00	68 60	50 10	39 20	20 38	10 39
33	25 50	51 20	39 10	33 30	107 20	68 80	50 30	39 60	20 59	10 49
34	26 30	52 40	40 00	34 10	107 40	69 00	50 60	40 00	20 80	10 60
35	27 10	53 60	41 00	35 00	107 60	69 30	50 90	40 40	21 01	10 71
36	28 00	54 80	42 00	35 80	107 80	69 60	51 30	40 80	21 22	10 81
37	29 00	56 20	43 00	36 80	108 10	69 90	51 70	41 30	21 48	10 96
38	30 00	57 50	44 10	37 70	108 40	70 20	52 10	41 80	21 74	11 08
39	31 10	59 00	45 30	38 80	108 70	70 60	52 50	42 40	22 05	11 24
40	32 20	60 40	46 50	39 80	109 10	71 00	53 00	43 00	22 36	11 40
41	33 40	62 00	47 75	41 00	109 40	71 50	53 60	43 60	22 67	11 55
42	34 70	63 60	49 00	42 20	109 80	72 00	54 20	44 30	23 04	12 14
43	36 10	65 30	50 40	43 50	110 30	72 60	54 80	45 00	23 40	12 33
44	37 50	67 10	51 90	44 80	110 80	73 10	55 60	45 70	23 76	12 51
45	39 10	69 00	53 40	46 20	111 30	73 80	56 40	46 50	24 18	13 02
46	40 70	70 90	55 10	47 80	112 00	74 60	57 30	47 30	24 60	13 14
47	42 50	72 90	56 80	49 40	112 60	75 40	58 30	48 20	25 06	13 27
48	44 40	75 10	58 60	51 10	113 40	76 30	59 40	49 20	25 58	13 41
49	46 40	77 30	60 50	52 90	114 20	77 30	60 70	50 30	26 16	13 53
50	48 50	79 60	62 50	54 80	115 10	78 40	62 00	51 40	26 73	14 02
51	50 80	82 10	64 60	56 90	116 10	79 70	63 50	52 60	27 35	14 14
52	53 30	84 60	66 90	59 10	117 20	81 00	65 20	53 90	28 03	14 28
53	55 90	87 30	69 20	61 40	118 40	82 50	67 00	55 30	28 76	14 46
54	58 70	90 10	71 80	63 90	119 80	84 10	68 90	56 80	29 54	15 06
55	61 60	93 00	74 40	66 60	121 20	85 90	71 10	58 40	30 37	15 48
56	64 80	96 10	77 30	69 50	122 80	87 90		60 20	31 30	15 95
57	68 20	99 30	80 30	72 60	124 60	90 10		62 20	32 34	16 48
58	71 80	102 70	83 50	75 80	126 50	92 50		64 30	33 44	17 04
59	75 70	106 30	86 90	79 40	128 70	95 10		66 50	34 58	17 62
60	79 90	110 10	90 60	83 20	131 00	98 00		68 90	35 83	18 26
		114 10	94 50							
		118 30	98 70							
		122 70	103 20							
		127 50	108 00							
		182 50	113 20							

Largest Amount of Insurance it will write on a Single Life \$30,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	\$16 80	\$32 50	\$25 00	\$21 60	\$97 60	\$58 95	\$41 88
22	17 20	33 30	25 70	22 10	97 60	60 00	41 95
23	17 70	34 20	26 40	22 70	97 65	60 05	42 00
24	18 30	35 20	27 10	23 40	97 70	60 15	42 15
25	19 00	36 20	27 90	24 10	97 80	60 30	42 30
26	19 60	37 20	28 80	24 80	97 90	60 40	42 45
27	20 30	38 30	29 60	25 60	98 05	60 60	42 65
28	21 00	39 50	30 50	26 40	98 20	60 75	42 85
29	21 60	40 50	31 80	27 10	98 35	60 95	43 05
30	22 30	41 40	32 60	27 70	98 50	61 10	43 20
31	23 00	42 30	32 80	28 30	98 65	61 25	43 45
32	23 60	43 20	33 50	29 00	98 80	61 45	43 65
33	24 30	44 30	34 40	29 70	98 95	61 65	43 90
34	25 00	45 40	35 30	30 60	99 15	61 85	44 15
35	25 70	46 70	36 30	31 40	99 30	62 10	44 45
36	26 50	48 00	37 30	32 30	99 50	62 35	44 75
37	27 50	49 40	38 40	33 30	99 70	62 60	45 10
38	28 50	50 80	39 50	34 30	99 90	62 85	45 45
39	29 50	52 30	40 70	35 30	100 10	63 15	45 80
40	30 50	53 70	41 80	36 30	100 30	63 45	46 20
41	31 50	55 10	42 90	37 30	100 55	63 80	46 70
42	32 50	56 40	43 90	38 30	100 90	64 20	47 20
43	33 50	57 70	45 00	39 30	101 25	64 70	47 60
44	34 70	59 00	46 00	40 30	101 70	65 20	48 45
45	35 90	60 40	47 20	41 30	102 15	65 80	49 15
46	37 00	62 00	48 40	42 30	102 60	66 40	49 85
47	38 20	63 60	49 60	43 30	103 15	67 05	50 55
48	39 40	65 40	50 80	44 30	103 65	67 75	51 25
49	40 90	67 60	52 00	45 30	104 20	68 50	52 00
50	42 60	70 00	53 20	46 30	104 85	69 35	52 80
51	44 60	72 80	54 40	47 30	.....	.....	.....
52	46 70	75 60	55 60	48 30	.....	.....	.....
53	49 00	78 80	56 80	49 30	.....	.....	.....
54	51 40	81 90	58 00	50 30	.....	.....	.....
55	53 90	85 50	59 20	51 30	.....	.....	.....
56	56 60	.....	60 40	52 30	.....	.....	.....
58	62 70	.....	61 60	53 30	.....	.....	.....
60	68 80	.....	62 80	54 30	.....	.....	.....

**Largest Amount of Insurance it will write on a Single Life, \$15,000.
Premiums for each \$1,000 Insurance.**

Age at Issue of Policy.	LIFE				ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.					
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	15 60	\$38 96	\$26 80	\$22 60	\$95 05	\$59 15	\$41 80	\$31 90	\$25 75	\$21 75
21	16 02	34 75	23 49	22 15	95 10	59 25	41 99	32 00	25 90	21 90
22	16 43	35 49	27 00	22 60	95 15	59 30	42 00	32 13	26 05	22 10
23	16 91	36 29	27 55	23 10	95 20	59 35	42 10	32 30	26 20	22 30
24	17 41	37 08	28 20	23 65	95 25	59 45	42 20	32 45	26 40	22 55
25	17 98	37 97	28 90	24 25	95 30	59 55	42 35	32 60	26 60	22 80
26	18 46	38 89	29 60	24 85	95 45	59 70	42 55	32 80	26 80	23 05
27	19 06	39 82	30 40	25 50	95 60	59 90	42 75	33 00	27 05	23 35
28	19 64	40 76	31 20	26 20	95 70	60 05	42 90	33 25	27 40	23 70
29	20 35	41 72	31 95	26 90	95 85	60 25	43 15	33 50	27 65	24 05
30	20 89	42 67	32 80	27 60	96 00	60 40	43 30	33 75	27 95	24 40
31	21 57	43 68	33 65	28 35	96 15	60 55	43 50	34 00	28 30	24 90
32	22 28	44 79	34 50	29 10	96 30	60 75	43 75	34 30	28 65	25 25
33	23 02	45 94	35 40	29 90	96 45	60 90	44 00	34 60	29 10	25 70
34	23 62	47 09	36 35	30 70	96 60	61 15	44 25	34 90	29 45	26 20
35	24 65	48 29	37 35	31 55	96 80	61 35	44 55	35 25	29 90	26 75
36	25 51	49 45	38 35	32 45	97 00	61 80	44 85	35 65	30 40	.....
37	26 42	50 66	39 40	33 35	97 20	61 85	45 20	36 10	30 90	.....
38	27 37	51 88	40 50	34 35	97 35	62 10	45 55	36 55	31 50	.....
39	28 37	53 13	41 60	35 30	97 55	62 40	45 90	37 05	32 10	.....
40	29 43	54 90	42 75	36 35	97 80	62 70	46 30	37 55	32 65	.....
41	30 56	56 46	44 00	37 45	98 05	63 05	46 80	38 15	.....	.....
42	31 77	58 08	45 30	38 65	98 35	63 50	47 30	38 80	.....	.....
43	33 07	59 71	46 65	39 90	98 70	63 95	47 90	39 55	.....	.....
44	34 44	61 39	48 10	41 25	99 10	64 45	48 55	40 35	.....	.....
45	35 87	63 12	49 65	42 60	99 55	65 00	49 25	41 15	.....	.....
46	37 38	64 91	51 20	44 05	100 00	65 60	50 05	.....	.....	.....
47	38 95	66 72	52 80	45 60	100 50	66 25	50 85	.....	.....	.....
48	40 61	68 65	54 50	47 15	101 05	66 95	51 65	.....	.....	.....
49	42 38	70 68	56 25	48 85	101 60	67 70	52 60	.....	.....	.....
50	44 27	72 84	58 05	50 60	102 20	68 55	53 70	.....	.....	.....
51	46 27	75 12	60 00	52 45	102 85	69 45	.....	.....	.....	.....
52	48 40	77 37	62 05	54 45	103 60	70 50	.....	.....	.....	.....
53	50 66	79 69	64 20	56 55	104 50	71 60	.....	.....	.....	.....
54	53 05	82 18	66 50	58 80	105 40	72 80	.....	.....	.....	.....
55	55 60	84 78	68 95	61 20	106 45	74 10	.....	.....	.....	.....
56	58 31	87 44	71 50	63 80	107 55	.....	.....	.....	.....	.....
57	61 18	90 00	74 15	66 55	108 70	.....	.....	.....	.....	.....
58	64 25	93 20	77 00	69 50	110 05	.....	.....	.....	.....	.....
59	67 50	96 31	80 05	72 65	111 65	.....	.....	.....	.....	.....
60	70 94	99 53	83 30	76 00	113 25	.....	.....	.....	.....	.....

CONNECTICUT GENERAL OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$10,000.

*** Premiums for each \$1,000 Insurance (Stock Rates.)**

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$14.72	\$32.46	\$21.30	\$20.64	\$92.47	\$67.70	\$40.83	\$31.13	\$25.02	\$20.00
21	15.05	33.00	24.78	21.62	92.50	57.73	40.88	31.19	25.09	20.00
22	15.37	33.60	25.16	21.40	92.54	57.77	40.93	31.25	25.17	20.00
23	15.69	34.20	25.64	21.76	92.57	57.81	40.98	31.32	25.25	20.00
24	16.07	34.88	26.12	22.19	92.60	57.86	41.04	31.39	25.33	20.00
25	16.50	35.53	26.60	22.62	92.64	57.91	41.10	31.47	25.46	20.00
26	16.93	36.20	27.14	23.05	92.68	57.96	41.17	31.56	25.56	20.00
27	17.36	36.92	27.68	23.52	92.73	58.02	41.24	31.65	25.60	20.00
28	17.85	37.67	28.27	24.03	92.78	58.08	41.32	31.76	25.63	20.00
29	18.32	38.49	28.86	24.56	92.83	58.15	41.41	31.87	25.69	20.00
30	18.87	39.29	29.50	25.10	92.89	58.23	41.51	32.00	25.76	20.00
31	19.40	40.15	30.15	25.69	92.95	58.31	41.62	32.15	25.85	20.00
32	20.00	41.06	30.85	26.28	93.02	58.40	41.74	32.31	25.97	20.00
33	20.58	42.04	31.60	26.93	93.10	58.50	41.87	32.49	26.01	20.00
34	21.28	43.00	32.35	27.57	93.18	58.61	42.02	32.69	26.07	20.00
35	21.98	44.02	33.11	28.27	93.27	58.73	42.18	32.91	26.17	20.00
36	22.74	45.10	33.97	29.02	93.37	58.87	42.37	33.16	26.30	20.00
37	23.50	46.23	34.83	29.80	93.48	59.02	42.57	33.44	26.47	20.00
38	24.34	47.40	35.74	30.58	93.61	59.19	42.81	33.75	26.61	20.00
39	25.20	48.64	36.70	31.45	93.74	59.38	43.07	34.10	26.83	20.00
40	26.17	49.93	37.68	32.36	93.89	59.60	43.36	34.50	27.14	20.00
41	27.20	51.22	38.75	33.32	94.06	59.84	43.69	34.93	27.70	20.00
42	28.28	52.62	39.82	34.30	94.26	60.11	44.06	35.42	28.63	20.00
43	29.40	54.08	41.00	35.37	94.48	60.42	44.48	35.97	31.33	20.00
44	30.64	55.63	42.24	36.50	94.72	60.76	44.95	36.59	32.10	20.00
45	31.92	57.24	43.48	37.67	95.00	61.16	45.48	37.27	32.95	20.00
46	33.32	58.91	44.87	38.91	95.33	61.61	46.07	38.03	—	20.00
47	34.83	60.63	46.27	40.40	95.70	62.11	46.74	38.89	—	20.00
48	36.39	62.46	47.78	41.71	96.11	62.68	47.48	39.83	—	20.00
49	38.10	64.40	49.45	43.21	96.58	63.31	48.31	40.86	—	20.00
50	39.93	66.38	51.38	44.82	97.11	64.02	49.24	42.04	—	20.00
51	41.87	68.48	53.53	46.55	97.70	64.82	50.26	—	—	20.00
52	43.90	70.63	55.73	48.38	98.35	65.70	51.40	—	—	20.00
53	46.12	73.00	58.10	50.31	99.09	66.68	52.67	—	—	20.00
54	48.53	75.73	60.63	52.40	99.90	67.77	54.07	—	—	20.00
55	51.17	78.85	63.16	54.40	100.81	68.99	55.62	—	—	20.00
56	54.07	81.64	65.70	—	101.83	70.33	—	—	—	20.00
57	57.25	84.50	68.45	—	102.95	71.83	—	—	—	20.00
58	60.57	87.55	71.45	—	104.20	73.50	—	—	—	20.00
59	64.12	90.73	74.78	—	105.59	75.34	—	—	—	20.00
60	67.94	94.08	78.25	—	107.13	77.38	—	—	—	20.00
61	71.74	—	—	—	—	—	—	—	—	20.00
62	75.72	—	—	—	—	—	—	—	—	20.00
63	80.03	—	—	—	—	—	—	—	—	20.00
64	84.61	—	—	—	—	—	—	—	—	20.00
65	89.46	—	—	—	—	—	—	—	—	20.00

* While this company issues policies both upon the Mutual and Non-Participating plans, for five years past over ninety per cent. of its new issue has been upon the Stock or Non-Participating plan of insurance.

CONNECTICUT MUTUAL OF HARTFORD, CONN.

**Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.**

	LIFE.						ENDOWMENT.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	CONTINUOUS ANNUAL PREMIUMS.					
At Issue of Policy.							10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
18.00	\$18.00	\$46.75	\$34.00	\$27.76	\$24.12	\$372.54	106.30	\$67.79	\$48.92	\$37.92	\$30.87	\$26.10
18.40	18.40	47.43	34.50	28.17	24.48	377.86	108.34	67.89	48.97	37.98	30.95	26.20
18.80	18.80	48.13	35.02	28.60	24.86	382.33	108.37	67.88	49.03	38.05	31.03	26.21
19.20	19.20	48.86	35.55	29.04	25.26	387.40	108.41	67.92	49.08	38.12	31.12	26.24
19.67	19.67	49.60	36.11	29.50	25.66	392.74	108.45	67.97	49.14	38.20	31.22	26.27
20.00	20.00	50.38	36.68	29.98	26.06	398.20	108.49	68.02	49.21	38.28	31.34	26.32
20.40	20.40	51.18	37.27	30.47	26.52	403.83	108.53	68.08	49.28	38.38	31.46	26.38
20.80	20.80	52.00	37.88	30.98	26.98	409.63	108.58	68.14	49.36	38.48	31.59	26.46
21.20	21.20	52.86	38.51	31.51	27.45	415.61	108.63	68.21	49.45	38.59	31.74	26.56
21.60	21.60	53.74	39.17	32.06	27.95	421.78	108.69	68.28	49.54	38.71	31.91	26.69
22.00	22.00	54.65	39.84	32.62	28.46	428.14	108.75	68.36	49.64	38.85	32.10	26.84
22.40	22.40	55.56	40.54	33.21	29.00	434.70	108.82	68.45	49.76	39.00	32.30	27.01
22.80	22.80	56.56	41.27	33.83	29.56	441.45	108.90	68.55	49.89	39.18	32.54	28.32
23.20	23.20	57.56	42.02	34.47	30.14	448.41	108.98	68.65	50.03	39.37	32.79	28.66
23.60	23.60	58.60	42.80	35.13	30.75	455.57	107.06	68.77	50.18	39.58	33.08	29.03
24.00	24.00	59.67	43.60	35.82	31.40	462.95	107.16	68.90	50.36	39.82	33.40	29.45
24.40	24.40	60.78	44.44	36.54	32.07	470.54	107.27	69.04	50.56	40.09	33.76	29.91
24.80	24.80	61.92	45.31	37.30	32.78	478.36	107.39	69.20	50.78	40.39	34.15	30.42
25.20	25.20	63.11	46.22	38.08	33.52	486.39	107.52	69.39	51.03	40.72	34.60	30.99
25.60	25.60	64.33	47.15	38.91	34.30	494.65	107.67	69.59	51.30	41.10	35.09	31.62
26.00	26.00	65.60	48.12	39.77	35.13	503.14	107.83	69.81	51.62	41.52	35.61	32.31
26.40	26.40	66.90	49.15	40.68	36.01	511.85	108.01	70.07	51.97	41.99	36.24	---
26.80	26.80	68.26	50.21	41.63	36.92	520.80	108.22	70.36	52.36	42.51	36.92	---
27.20	27.20	69.67	51.33	42.64	37.92	529.98	108.45	70.69	52.81	43.10	37.67	---
27.60	27.60	71.13	52.49	43.66	38.97	539.40	108.72	71.06	53.31	43.76	38.51	---
28.00	28.00	72.65	53.71	44.82	40.08	549.05	109.02	71.49	53.88	44.49	39.43	---
28.40	28.40	74.22	54.99	46.01	41.28	558.92	109.37	71.96	54.51	45.31	---	---
28.80	28.80	75.86	56.33	47.27	42.55	569.03	109.76	72.50	55.22	46.22	---	---
29.20	29.20	77.57	57.74	48.61	43.92	579.32	110.21	73.10	56.01	47.23	---	---
29.60	29.60	79.34	59.28	50.08	45.38	589.83	110.71	73.78	56.90	48.36	---	---
30.00	30.00	81.19	60.79	51.54	46.95	600.51	111.27	74.54	57.89	49.60	---	---
30.40	30.40	83.10	62.44	53.16	---	611.36	111.91	75.39	58.98	---	---	---
30.80	30.80	85.10	64.18	54.86	---	622.36	112.61	76.33	60.20	---	---	---
31.20	31.20	87.18	66.01	56.71	---	633.50	113.40	77.38	61.56	---	---	---
31.60	31.60	89.35	67.95	58.68	---	644.76	114.27	78.54	63.06	---	---	---
32.00	32.00	91.61	70.02	60.79	---	656.12	115.25	79.84	64.71	---	---	---
32.40	32.40	93.98	72.20	---	---	667.57	116.34	81.28	---	---	---	---
32.80	32.80	96.45	74.53	---	---	679.08	117.54	82.89	---	---	---	---
33.20	33.20	99.05	77.02	---	---	690.65	118.88	84.66	---	---	---	---
33.60	33.60	101.78	79.68	---	---	702.25	120.37	86.64	---	---	---	---
34.00	34.00	104.66	82.52	---	---	713.85	122.03	88.82	---	---	---	---
34.40	34.40	107.70	---	---	---	725.45	123.87	---	---	---	---	---
34.80	34.80	110.92	---	---	---	737.02	125.91	---	---	---	---	---
35.20	35.20	114.33	---	---	---	748.53	128.18	---	---	---	---	---
35.60	35.60	117.96	---	---	---	759.96	130.70	---	---	---	---	---
36.00	36.00	121.83	---	---	---	771.31	133.50	---	---	---	---	---

EQUITABLE LIFE OF DES MOINES, IOWA.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.						ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17.50	\$66.04	\$38.10	\$28.96	\$24.20	\$287.18	\$38.10	\$59.68	\$42.25	\$32.83	\$28.96	\$24.20
21	17.95	67.17	38.83	29.53	24.67	292.48	38.29	59.69	42.45	33.03	27.22	23.44
22	18.38	68.25	39.58	30.11	25.16	298.07	38.50	59.73	42.66	33.24	27.47	23.73
23	18.86	69.32	40.35	30.72	25.66	303.65	38.71	59.74	42.88	33.48	27.74	24.05
24	19.35	70.53	41.14	31.35	26.15	309.51	38.93	59.77	43.11	33.73	28.02	24.38
25	19.89	71.89	41.95	32.00	26.67	315.97	39.17	59.85	43.34	34.01	28.32	24.73
26	20.47	73.34	42.82	32.67	27.26	322.20	39.40	59.93	43.57	34.29	28.63	25.09
27	21.07	74.82	43.71	33.37	27.87	328.55	39.62	60.20	43.81	34.57	28.96	25.47
28	21.70	76.34	44.62	34.09	28.51	335.03	39.83	60.44	44.06	34.86	29.30	25.86
29	22.35	77.88	45.55	34.84	29.18	341.64	39.04	60.69	44.33	35.16	29.65	26.26
30	23.02	79.46	46.51	35.60	29.88	348.38	39.26	60.96	44.61	35.49	30.04	26.73
31	23.73	81.07	47.48	36.38	30.60	355.26	39.48	61.22	44.90	35.84	30.44	27.14
32	24.46	82.72	48.48	37.19	31.33	362.29	39.70	61.48	45.20	36.20	30.87	27.58
33	25.23	84.41	49.50	37.95	32.07	369.46	39.04	61.73	45.54	36.59	31.35	28.05
34	26.03	86.13	50.55	38.90	32.82	376.78	39.17	62.00	45.89	37.00	31.84	28.44
35	26.87	87.89	51.62	39.87	33.61	384.25	39.41	62.32	46.24	37.43	32.35	28.89
36	27.75	89.70	52.72	40.86	34.40	391.90	39.63	62.65	46.60	37.98	32.86	29.36
37	28.67	91.55	53.86	41.90	35.21	399.71	39.83	62.99	47.02	38.47	33.37	29.85
38	29.64	93.44	55.02	42.96	36.04	407.70	39.22	63.35	47.47	39.00	33.89	30.33
39	30.66	95.38	56.21	44.03	36.89	415.87	39.53	63.73	47.97	39.56	34.40	31.45
40	31.73	97.37	57.44	45.12	37.78	424.23	39.87	64.15	48.49	40.17	34.92	32.38
41	32.86	99.41	58.71	46.27	38.67	432.78	39.24	64.60	49.04	40.85	35.53	33.34
42	34.05	101.51	60.02	47.56	39.58	441.54	39.64	65.07	49.63	41.61	36.26	34.34
43	35.30	103.66	61.35	48.91	40.51	450.49	39.06	65.59	50.28	42.46	37.14	35.38
44	36.63	105.87	62.78	50.31	41.46	459.66	39.55	66.17	50.99	43.38	38.28	36.46
45	38.04	108.15	64.23	51.79	42.42	469.03	100.00	66.88	51.85	44.42	39.83	37.60
46	39.53	110.49	65.74	53.30	43.46	478.62	100.50	67.59	52.81	45.58	41.48	38.79
47	41.11	112.91	67.31	54.90	44.61	488.41	101.06	68.38	53.90	46.88	43.68	39.99
48	42.78	115.39	68.92	56.54	45.88	498.37	101.73	69.24	55.19	48.30	45.98	41.21
49	44.55	117.92	70.59	58.24	47.43	508.49	102.46	70.12	56.70	49.84	48.18	42.46
50	46.42	120.51	72.31	59.97	49.20	518.75	103.32	71.06	58.29	51.52	50.48	43.74
51	48.65	123.15	74.20	61.80	51.05	529.15	104.23	72.47	60.03	53.48	52.88	45.06
52	50.98	125.85	76.37	63.75	52.97	539.68	105.20	74.45	61.88	55.48	55.38	46.44
53	53.24	128.61	78.65	65.90	54.95	550.36	106.18	76.59	63.86	57.58	57.98	47.88
54	55.87	131.44	81.08	68.22	57.00	561.17	107.22	78.76	65.96	59.78	60.58	49.38
55	58.53	134.34	83.72	70.72	59.08	572.11	108.31	81.00	68.11	62.08	63.28	50.94
56	61.62	137.32	86.55	73.28	61.62	583.19	109.50	83.27	70.47	64.58	65.98	52.56
57	64.86	140.38	89.62	75.62	64.86	594.38	110.85	85.58	72.98	67.18	68.78	54.24
58	68.22	143.52	92.98	78.39	68.22	605.67	112.36	87.92	75.63	69.93	71.58	55.98
59	71.90	146.76	96.87	81.24	71.90	617.04	114.06	90.30	78.23	72.83	74.48	57.78
60	76.82	150.09	101.52	84.58	76.82	628.47	116.17	92.74	80.78	75.88	77.53	59.64

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$100,000.

Premiums for each \$1,000 Insurance:

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREM'S.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$18.60	\$40.50	\$30.80	\$23.10		\$105.40	\$66.90	\$48.20	\$37.40	\$28.70
22	19.10	41.20	31.30	23.60		105.50	67.00	48.30	37.60	28.80
23	19.50	41.90	31.80	24.00		105.70	67.10	48.40	37.70	29.00
24	20.00	42.70	32.50	24.60		105.80	67.20	48.60	37.90	31.00
25	20.50	43.50	33.10	25.10	\$415.23	105.90	67.40	48.70	38.00	31.40
26	21.00	44.30	33.80	25.60	423.46	106.00	67.50	48.90	38.20	31.60
27	21.50	45.20	34.40	26.20	431.98	106.10	67.60	49.00	38.40	31.80
28	22.10	46.10	35.10	26.80	440.79	106.30	67.80	49.20	38.60	32.00
29	22.70	47.00	35.90	27.40	449.86	106.40	68.00	49.40	38.80	32.20
30	23.30	48.00	36.60	28.10	459.25	106.60	68.20	49.60	39.10	32.60
31	24.00	49.10	37.40	28.80	468.94	106.80	68.30	49.80	39.30	32.90
32	24.70	50.10	38.30	29.60	478.93	107.00	68.60	50.10	39.60	33.20
33	25.50	51.20	39.10	30.30	489.25	107.20	68.80	50.30	39.90	33.60
34	26.30	52.40	40.00	31.10	499.90	107.40	69.00	50.60	40.30	34.00
35	27.10	53.60	41.00	32.00	510.90	107.60	69.30	50.90	40.60	34.50
36	28.00	54.80	42.00	32.80	522.25	107.80	69.60	51.30	41.10	35.00
37	29.00	56.20	43.00	33.80	533.98	108.10	69.90	51.70	41.50	35.60
38	30.00	57.50	44.10	34.70	546.10	108.40	70.20	52.10	42.00	36.20
39	31.10	59.00	45.30	35.80	558.63	108.70	70.60	52.50	42.60	36.80
40	32.20	60.40	46.50	36.80	571.56	109.10	71.00	53.00	43.20	37.60
41	33.40	62.00	47.70	37.90	584.96	109.40	71.50	53.60	43.90	38.40
42	34.70	63.60	49.00	39.20	598.77	109.80	72.00	54.20	44.60	39.30
43	36.10	65.30	50.40	40.50	613.06	110.30	72.50	54.80	45.40	40.30
44	37.50	67.10	51.90	41.80	627.78	110.80	73.10	55.60	46.30	41.30
45	39.10	69.00	53.40	43.20	642.85	111.30	73.80	56.40	47.30	42.50
46	40.70	70.90	55.10	44.70	657.40	112.00	74.60	57.30	48.40	43.80
47	42.50	72.90	56.80	46.40	671.54	112.60	75.40	58.30	49.60	45.20
48	44.40	75.10	58.60	48.10	685.23	113.40	76.30	59.40	51.00	46.80
49	46.40	77.30	60.50	50.00	698.48	114.20	77.30	60.70	52.40	48.50
50	48.50	79.60	62.50	52.00	711.27	115.10	78.40	62.00	54.00	50.30
51	50.80	82.10	64.60	54.20	723.58	116.10	79.70	63.50	55.80	---
52	53.30	84.60	66.90	56.60	735.48	117.20	81.00	65.20	57.70	---
53	55.90	87.30	69.20	59.10	747.05	118.40	82.50	67.00	59.90	---
54	58.70	90.10	71.80	61.80	758.27	119.80	84.10	68.90	62.20	---
55	61.60	93.00	74.40	64.60	769.28	121.20	85.90	71.10	64.70	---
56	64.80	96.10	77.30	67.50	780.11	122.80	87.90	73.50	---	---
57	68.20	99.30	80.30	72.60	790.73	124.60	90.10	76.10	---	---
58	71.80	102.70	83.50	75.80	801.14	126.50	92.50	78.90	---	---
59	75.70	106.30	86.90	79.40	811.32	128.70	95.10	82.10	---	---
60	79.90	110.10	90.60	83.20	821.23	131.00	98.00	85.50	---	---
61	84.30	---	---	---	830.83	---	---	---	---	---
62	89.10	---	---	---	840.09	---	---	---	---	---
63	94.20	---	---	---	848.96	---	---	---	---	---
64	99.60	---	---	---	857.44	---	---	---	---	---
65	105.50	---	---	---	865.47	---	---	---	---	---
66	111.80	---	---	---	873.05	---	---	---	---	---
67	118.50	---	---	---	880.12	---	---	---	---	---
68	125.70	---	---	---	886.68	---	---	---	---	---
69	133.40	---	---	---	892.71	---	---	---	---	---
70	141.70	---	---	---	898.21	---	---	---	---	---

GERMANIA LIFE OF NEW YORK.

largest Amount of Insurance it will write on a Single Life, \$30,000.
 Premiums for each \$1,000 Insurance.

LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
\$20.50	\$43.50	\$33.10	\$28.10	\$105.90	\$67.40	\$48.70	\$38.08	\$31.40	\$27.00
21.00	44.30	33.80	28.60	106.00	67.50	48.90	38.20	31.60	27.30
21.50	45.20	34.40	29.20	106.10	67.60	49.00	38.40	31.80	27.50
22.10	46.10	35.10	29.80	106.30	67.80	49.20	38.60	32.00	27.75
22.70	47.00	35.90	30.50	106.40	68.00	49.40	38.80	32.30	28.00
23.30	48.00	36.60	31.10	106.60	68.20	49.60	39.10	32.60	28.25
24.00	49.10	37.40	31.80	106.80	68.30	49.80	39.30	32.90	28.50
24.70	50.10	38.30	32.60	107.00	68.60	50.10	39.60	33.20	28.75
25.50	51.20	39.10	33.30	107.20	68.80	50.30	39.90	33.60	29.00
26.30	52.40	40.00	34.10	107.40	69.00	50.60	40.30	34.00	29.25
27.10	53.60	41.00	35.00	107.60	69.30	50.90	40.60	34.50	29.50
28.00	54.80	42.00	35.80	107.80	69.60	51.30	41.10	35.00	29.75
29.00	56.20	43.00	36.80	108.10	69.90	51.70	41.50	35.60	30.00
30.00	57.50	44.10	37.70	108.40	70.20	52.10	42.00	36.20	30.25
31.10	59.00	45.30	38.80	108.70	70.60	52.50	42.60	36.80	30.50
32.20	60.40	46.50	39.80	109.10	71.00	53.00	43.20	37.60	30.75
33.40	62.00	47.70	41.00	109.40	71.50	53.60	43.90	38.40	31.00
34.70	63.60	49.00	42.20	109.80	72.00	54.20	44.60	39.30	31.25
36.10	65.30	50.40	43.50	110.30	72.50	54.80	45.40	40.30	31.50
37.50	67.10	51.90	44.80	110.80	73.10	55.60	46.30	41.30	31.75
39.10	69.00	53.40	46.20	111.30	73.80	56.40	47.30	42.50	32.00
40.70	70.90	55.10	47.80	112.00	74.60	57.30	48.40	43.80	32.25
42.50	72.90	56.80	49.40	112.60	75.40	58.30	49.60	45.20	32.50
44.40	75.10	58.60	51.10	113.40	76.30	59.40	51.00	46.80	32.75
46.40	77.30	60.50	52.90	114.20	77.30	60.70	52.40	48.50	33.00
48.50	79.60	62.50	54.80	115.10	78.40	62.00	54.00	50.30	33.25
50.80	82.10	64.60	56.90	116.10	79.70	63.50	55.80	52.40	33.50
53.30	84.60	66.90	59.10	117.20	81.00	65.20	57.70	54.50	33.75
55.90	87.30	69.20	61.40	118.40	82.50	67.00	59.90	56.90	34.00
58.70	90.10	71.80	63.90	119.80	84.10	68.90	62.20	59.50	34.25
61.60	93.00	74.40	66.60	121.20	85.90	71.10	64.70	62.30	34.50
64.80	96.10	77.30	69.50	122.80	87.90	73.50	67.40	—	34.75
68.20	99.30	80.30	72.60	124.60	90.10	76.10	70.40	—	35.00
71.80	102.70	83.50	75.80	126.50	92.50	78.90	73.70	—	35.25
75.70	106.30	86.90	79.40	128.70	95.10	82.10	77.90	—	35.50
79.90	110.10	90.60	83.20	131.00	98.00	85.50	81.00	—	35.75
84.30	114.10	94.50	87.30	133.60	101.20	89.20	—	—	36.00
89.10	118.30	98.70	91.70	136.40	104.70	93.30	—	—	36.25
94.20	122.70	103.20	96.40	139.60	108.50	97.70	—	—	36.50
99.60	127.50	108.00	101.50	143.00	112.70	102.60	—	—	36.75
105.50	132.50	113.20	107.10	146.80	117.30	107.90	—	—	37.00
111.80	137.90	—	—	—	—	—	—	—	37.25
118.50	143.70	—	—	—	—	—	—	—	37.50
125.70	149.80	—	—	—	—	—	—	—	37.75
133.40	156.30	—	—	—	—	—	—	—	38.00
141.70	163.20	—	—	—	—	—	—	—	38.25

HOME LIFE OF NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
26	\$20.20	\$42.43	\$32.15	\$27.19	\$352.56	104.35	66.36	47.67	37.15	30.51	26.16
27	20.90	43.29	32.81	27.77	359.23	104.43	66.41	47.79	37.31	30.71	26.42
28	21.50	44.19	33.51	28.38	366.00	104.52	66.51	47.92	37.48	30.93	26.69
29	22.30	45.12	34.22	28.98	373.15	104.62	66.63	48.07	37.66	31.17	26.99
30	22.80	46.08	34.97	29.63	380.42	104.72	66.76	48.22	37.86	31.43	27.32
31	23.30	47.07	35.74	30.30	387.89	104.82	66.89	48.39	38.08	31.71	27.68
32	23.90	48.10	36.58	30.99	395.57	104.94	67.02	48.57	38.32	32.02	28.07
33	24.60	49.16	37.36	31.72	403.47	105.05	67.17	48.76	38.58	32.36	28.49
34	25.30	50.26	38.22	32.47	411.59	105.18	67.33	48.98	38.86	32.73	28.96
35	26.00	51.40	39.11	33.26	419.93	105.31	67.50	49.21	39.18	33.13	29.46
36	27.10	52.56	40.03	34.08	428.50	105.44	67.69	49.47	39.52	33.58	30.02
37	27.70	53.80	40.99	34.94	437.29	105.59	67.90	49.76	39.91	34.07	30.62
38	28.60	55.06	42.00	35.84	446.31	105.74	68.13	50.08	40.33	34.61	31.28
39	29.80	56.38	43.06	36.78	455.56	105.92	68.39	50.43	40.80	35.20	32.01
40	30.60	57.74	44.14	37.78	465.05	106.12	68.68	50.83	41.31	35.85	32.80
41	31.50	59.17	45.29	38.82	474.78	107.20	69.88	51.88	42.21	36.57	33.66
42	32.60	60.66	46.50	39.93	484.75	107.47	70.21	52.38	42.86	37.37	---
43	33.80	62.22	47.77	41.10	494.96	107.78	70.64	52.94	43.57	38.25	---
44	35.00	63.85	49.12	42.34	505.42	108.14	71.13	53.58	44.37	39.21	---
45	36.40	65.55	50.52	43.65	516.13	108.55	71.68	54.28	45.25	40.28	---
46	38.00	67.32	52.00	45.03	527.09	109.01	72.29	55.06	46.22	41.44	---
47	39.60	69.16	53.54	46.49	538.31	109.52	72.96	55.91	47.28	---	---
48	41.20	71.07	55.15	48.02	549.80	110.08	73.69	56.84	48.44	---	---
49	43.00	73.03	56.83	49.63	561.57	110.68	74.49	57.86	49.69	---	---
50	45.00	75.07	58.58	51.33	573.61	111.35	75.37	58.97	51.06	---	---
51	47.00	77.18	60.41	53.12	585.95	112.07	76.92	60.65	52.55	---	---
52	49.00	79.99	63.06	55.43	598.60	113.76	77.97	61.99	---	---	---
53	51.20	82.27	65.10	57.45	611.56	114.63	79.12	63.45	---	---	---
54	53.80	84.64	67.23	59.59	624.86	115.58	80.38	65.04	---	---	---
55	56.40	87.09	69.48	61.85	638.51	116.61	81.76	66.79	---	---	---
56	59.40	89.64	71.84	64.26	652.54	119.15	84.25	68.69	---	---	---
57	62.40	94.12	75.49	67.84	666.97	120.40	85.92	---	---	---	---
58	65.60	96.94	78.17	70.61	681.67	121.78	87.76	---	---	---	---
59	69.00	99.90	81.01	73.58	696.19	123.30	89.78	---	---	---	---
60	72.70	102.99	84.03	76.75	710.57	124.98	92.00	---	---	---	---
61	76.40	106.25	87.24	80.15	724.84	126.83	94.43	---	---	---	---

IMPERIAL LIFE OF DETROIT, MICHIGAN.

Largest Amount of Insurance it will Write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance.

LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.	
Age.	Continuous Annual Premiums.	Ten Annual Premiums.	Fifteen Annual Premiums.	Twenty Annual Premiums.	Fifteen Years.	Twenty Years.
25	\$20 50	\$43 50	\$33 10	\$28 10	\$67 40	\$48 70
26	21 00	44 30	33 80	28 60	67 50	48 90
27	21 50	45 20	34 40	29 20	67 60	49 00
28	22 10	46 10	35 10	29 80	67 80	49 20
29	22 70	47 00	35 90	30 50	68 00	49 40
30	23 30	48 00	36 60	31 10	68 20	49 60
31	24 00	49 10	37 40	31 80	68 30	49 80
32	24 70	50 10	38 30	32 60	68 60	50 10
33	25 50	51 20	39 10	33 80	68 80	50 30
34	26 30	52 40	40 00	34 10	69 00	50 60
35	27 10	53 60	41 00	35 00	69 30	50 90
36	28 00	54 80	42 00	35 80	69 60	51 30
37	29 00	56 20	43 00	36 80	69 90	51 70
38	30 00	57 50	44 10	37 70	70 20	52 10
39	31 10	59 00	45 30	38 80	70 60	52 50
40	32 20	60 40	46 50	39 80	71 00	53 00
41	33 40	62 00	47 70	41 00	71 50	53 60
42	34 70	63 60	49 00	42 20	72 00	54 20
43	36 10	65 30	50 40	43 50	72 50	54 80
44	37 50	67 10	51 90	44 80	73 10	55 60
45	39 10	69 00	53 40	46 20	73 80	56 40
46	40 70	70 90	55 10	47 80	74 60	57 30
47	42 50	72 90	56 80	49 40	75 40	58 30
48	44 40	75 10	58 60	51 10	76 30	59 40
49	46 40	77 30	60 50	52 90	77 30	60 70
50	48 50	79 60	62 50	54 80	78 40	62 00
51	50 80	82 10	64 60	56 90	79 70	63 50
52	53 30	84 00	66 90	59 10	81 00	65 20
53	55 90	87 30	69 20	61 40	82 50	67 00
54	58 70	90 10	71 80	63 90	84 10	68 90
55	61 60	93 00	74 40	66 60	85 90	71 10
56	64 80	96 10	77 30	69 50	87 90	73 50
57	68 20	99 30	80 30	72 60	90 10	76 10
58	71 80	102 70	83 50	75 80	92 50	78 90
59	75 70	106 30	86 90	79 40	95 10	82 10
60	79 90	110 10	90 60	83 20	98 00	85 50

JOHN HANCOCK OF BOSTON, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.						
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	\$17.30	\$38.55	\$29.75	\$24.70	\$104.85	\$65.35	\$46.20	\$35.25	\$28.35	\$23.85	\$20.80
21	17.80	39.25	30.30	25.20	104.90	65.40	46.30	35.35	28.50	24.00	21.00
22	18.30	40.00	30.90	25.70	104.95	65.50	46.40	35.45	28.60	24.15	21.20
23	18.70	40.80	31.50	26.20	105.05	65.60	46.50	35.60	28.75	24.35	21.45
24	19.30	41.60	32.15	26.75	105.10	65.70	46.60	35.70	28.95	24.55	21.70
25	19.80	42.45	32.80	27.30	105.20	65.80	46.75	35.85	29.10	24.75	22.00
26	20.30	43.30	33.50	27.90	105.30	65.90	46.85	36.00	29.30	25.00	22.25
27	20.90	44.20	34.20	28.50	105.35	66.00	47.00	36.15	29.50	25.30	22.60
28	21.50	45.15	34.90	29.15	105.45	66.10	47.15	36.35	29.75	25.55	22.95
29	22.10	46.10	35.65	29.80	105.55	66.20	47.30	36.55	30.00	25.85	23.30
30	22.70	47.10	36.45	30.45	105.65	66.35	47.45	36.75	30.25	26.20	23.75
31	23.40	48.10	37.25	31.10	105.80	66.50	47.60	37.00	30.55	26.60	-----
32	24.10	49.20	38.10	31.85	105.90	66.65	47.80	37.25	30.90	27.00	-----
33	24.80	50.30	39.00	32.60	106.05	66.80	48.00	37.50	31.25	27.45	-----
34	25.60	51.40	39.90	33.40	106.15	66.95	48.25	37.80	31.60	27.90	-----
35	26.50	52.60	40.85	34.25	106.30	67.15	48.50	38.15	32.05	28.45	-----
36	27.40	53.80	41.80	35.10	106.45	67.35	48.80	38.50	32.50	-----	-----
37	28.30	55.10	42.85	36.00	106.60	67.60	49.10	38.90	33.00	-----	-----
38	29.30	56.40	43.90	36.95	106.80	67.85	49.45	39.40	33.60	-----	-----
39	30.40	57.75	45.00	37.95	107.00	68.15	49.85	39.90	34.20	-----	-----
40	31.50	59.20	46.20	39.00	107.20	68.45	50.25	40.45	34.90	-----	-----
41	32.60	60.70	47.45	40.10	107.45	68.85	50.75	41.05	-----	-----	-----
42	33.90	62.25	48.75	41.25	107.80	69.25	51.30	41.75	-----	-----	-----
43	35.20	63.85	50.10	42.50	108.15	69.75	51.90	42.50	-----	-----	-----
44	36.50	65.60	51.55	43.85	108.55	70.30	52.60	43.35	-----	-----	-----
45	38.00	67.35	53.05	45.20	109.00	70.85	53.35	44.30	-----	-----	-----
46	39.60	69.20	54.60	46.65	109.50	71.50	54.20	-----	-----	-----	-----
47	41.20	71.10	56.25	48.20	110.05	72.25	55.10	-----	-----	-----	-----
48	43.10	73.05	57.95	49.85	110.65	73.05	56.05	-----	-----	-----	-----
49	45.00	75.10	59.75	51.55	111.35	73.90	57.15	-----	-----	-----	-----
50	47.00	77.20	61.60	53.35	112.05	74.80	58.35	-----	-----	-----	-----
51	49.20	79.40	63.55	55.25	112.85	75.85	-----	-----	-----	-----	-----
52	51.50	81.65	65.60	57.25	113.70	76.95	-----	-----	-----	-----	-----
53	53.90	84.00	67.75	59.40	114.65	78.20	-----	-----	-----	-----	-----
54	56.50	86.40	70.00	61.65	115.70	79.55	-----	-----	-----	-----	-----
55	59.40	88.95	72.40	64.05	116.80	81.00	-----	-----	-----	-----	-----
56	62.40	91.60	74.95	66.60	118.05	-----	-----	-----	-----	-----	-----
57	65.60	94.35	77.60	69.30	119.40	-----	-----	-----	-----	-----	-----
58	69.00	97.20	80.40	72.20	120.90	-----	-----	-----	-----	-----	-----
59	72.70	100.20	83.40	75.30	122.50	-----	-----	-----	-----	-----	-----
60	76.40	103.35	86.55	78.65	124.30	-----	-----	-----	-----	-----	-----

MANHATTAN OF NEW YORK.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONT'OUS ANN'L PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$18.60	\$40.50	\$30.80	\$26.10	-----	\$66.90	\$48.20	\$37.40	\$30.70
22	19.10	41.20	31.30	26.60	-----	67.00	48.30	37.60	30.80
23	19.50	41.90	31.90	27.00	-----	67.10	48.40	37.70	31.00
24	20.00	42.70	32.50	27.60	-----	67.20	48.60	37.90	31.20
25	20.50	43.50	33.10	28.10	\$326.58	67.40	48.70	38.00	31.40
26	21.00	44.30	33.80	28.60	332.58	67.50	48.90	38.20	31.60
27	21.50	45.20	34.40	29.20	338.83	67.60	49.00	38.40	31.80
28	22.10	46.10	35.10	29.80	345.31	67.80	49.20	38.60	32.00
29	22.70	47.00	35.90	30.50	352.05	68.00	49.40	38.80	32.30
30	23.30	48.00	36.60	31.10	359.05	68.20	49.60	39.10	32.60
31	24.00	49.10	37.40	31.80	366.33	68.30	49.80	39.30	32.90
32	24.70	50.10	38.30	32.60	373.89	68.60	50.10	39.60	33.20
33	25.50	51.20	39.10	33.30	381.73	68.80	50.30	39.90	33.60
34	26.30	52.40	40.00	34.10	389.88	69.00	50.60	40.30	34.00
35	27.10	53.60	41.00	35.00	398.34	69.30	50.90	40.60	34.50
36	28.00	54.80	42.00	35.80	407.11	69.60	51.30	41.10	35.00
37	29.00	56.20	43.00	36.80	416.21	69.90	51.70	41.50	35.60
38	30.00	57.50	44.10	37.70	425.64	70.20	52.10	42.00	36.20
39	31.10	59.00	45.30	38.80	435.42	70.60	52.50	42.60	36.80
40	32.20	60.40	46.50	39.80	445.55	71.00	53.00	43.20	37.60
41	33.40	62.00	47.70	41.00	456.04	71.50	53.60	43.90	38.40
42	34.70	63.60	49.00	42.20	466.89	72.00	54.20	44.60	39.30
43	36.10	65.30	50.40	43.50	478.11	72.50	54.80	45.40	40.30
44	37.50	67.10	51.90	44.80	489.71	73.10	55.60	46.30	41.30
45	39.10	69.00	53.40	46.20	501.69	73.80	56.40	47.30	42.50
46	40.70	70.90	55.10	47.80	514.04	74.60	57.30	48.40	43.80
47	42.50	72.90	56.80	49.40	526.78	75.40	58.30	49.60	45.20
48	44.40	75.10	58.60	51.10	539.88	76.30	59.40	51.00	46.80
49	46.40	77.30	60.50	52.90	553.33	77.30	60.70	52.40	48.50
50	48.50	79.60	62.50	54.80	567.13	78.40	62.00	54.00	50.30
51	50.80	82.10	64.60	56.90	581.24	79.70	63.50	55.80	-----
52	53.30	84.60	66.90	59.10	595.66	81.00	65.20	57.70	-----
53	55.90	87.30	69.20	61.40	610.36	82.50	67.00	59.90	-----
54	58.70	90.10	71.80	63.90	625.33	84.10	68.90	62.20	-----
55	61.60	93.00	74.40	66.60	640.54	85.90	71.10	64.70	-----
56	64.80	96.10	77.30	69.50	655.99	87.90	-----	-----	-----
57	68.20	99.30	80.30	72.60	671.64	90.10	-----	-----	-----
58	71.80	102.70	83.50	75.80	687.48	92.50	-----	-----	-----
59	75.70	106.30	86.90	79.40	703.49	95.10	-----	-----	-----
60	79.90	110.10	90.60	83.20	719.65	98.00	-----	-----	-----

MARYLAND LIFE INSURANCE CO. OF BALTIMORE, MD.

Largest Amount of Insurance it will write on a Single Life, \$10,000
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17 74	\$38 96	\$29 56	\$25 00		\$103 41	\$65 47	\$47 07	\$36 49	\$29 82	\$25 40
21	18 12	39 63	30 08	25 44		103 50	65 57	47 18	36 61	29 96	25 56
22	18 53	40 32	30 61	25 90		103 60	65 68	47 30	36 74	30 11	25 74
23	18 96	41 03	31 16	26 38		103 70	65 78	47 42	36 87	30 26	25 92
24	19 42	41 78	31 73	26 87		103 80	65 90	47 54	37 00	30 42	26 11
25	19 89	42 56	32 34	27 39		103 91	66 02	47 68	37 17	30 61	26 33
26	20 40	43 37	32 97	27 93		104 03	66 15	47 82	37 34	30 80	26 57
27	20 93	44 22	33 62	28 50		104 16	66 29	47 98	37 52	31 02	26 83
28	21 48	45 10	34 31	29 09		104 29	66 44	48 15	37 72	31 25	27 11
29	22 07	46 02	35 02	29 71		104 43	66 60	48 33	37 92	31 50	27 42
30	22 70	46 97	35 76	30 36		104 58	66 77	48 53	38 13	31 78	27 76
31	23 35	47 98	36 54	31 03		104 75	66 96	48 74	38 41	32 09	28 13
32	24 05	49 02	37 35	31 74		104 92	67 16	48 97	38 69	32 43	28 54
33	24 78	50 10	38 20	32 48		105 11	67 36	49 22	38 98	32 79	28 98
34	25 56	51 22	39 09	33 26		105 31	67 60	49 49	39 31	33 19	29 46
35	26 38	52 40	40 01	34 06		105 53	67 85	49 79	39 68	33 63	30 00
36	27 25	53 63	40 98	34 93		105 76	68 12	50 11	40 07	34 11	30 58
37	28 17	54 91	42 00	35 83		106 00	68 41	50 47	40 50	34 64	31 22
38	29 15	56 24	43 06	36 78		106 28	68 73	50 86	40 98	35 23	31 93
39	30 19	57 63	44 17	37 78		106 58	69 09	51 30	41 52	35 88	32 70
40	31 30	59 09	45 33	38 83		106 90	69 49	51 78	42 10	36 59	33 55
41	32 47	60 60	46 56	39 93		107 26	69 92	52 31	42 75	37 38	34 48
42	33 72	62 19	47 84	41 10		107 65	70 40	52 89	43 47	38 24	35 49
43	35 05	63 84	49 19	42 34		108 08	70 92	53 54	44 26	39 19	36 59
44	36 45	65 57	50 61	43 64		108 55	71 50	54 25	45 12	40 23	37 79
45	37 97	67 37	52 11	45 08		109 07	72 14	55 04	46 08	41 37	39 10
46	39 58	69 26	53 68	46 50		109 65	72 86	55 91	47 15	42 63	.....
47	41 30	71 25	55 35	48 07		110 30	73 66	56 89	48 32	44 01	.....
48	43 13	73 32	57 10	49 73		111 01	74 54	57 96	49 61	45 52	.....
49	45 09	75 49	58 95	51 50		111 81	75 51	59 15	51 04	47 17	.....
50	47 18	77 77	60 91	53 38		112 68	76 59	60 45	52 60	48 96	.....
51	49 40	80 14	62 98	55 36		113 64	77 77	61 90	54 31	.....	.....
52	51 78	82 63	65 16	57 61		114 70	79 07	63 48	56 19	.....	.....
53	54 31	85 22	67 47	59 79		115 86	80 51	65 22	58 24	.....	.....
54	57 02	87 94	69 91	62 22		117 14	82 09	67 14	60 48	.....	.....
55	59 91	90 79	72 50	64 82		118 54	83 82	69 24	62 92	.....	.....
56	63 00	93 78	75 26	67 60		120 09	85 73	.....	.....	.....	.....
57	66 29	96 91	78 18	70 59		121 78	87 84	.....	.....	.....	.....
58	69 82	100 21	81 30	73 78		123 64	90 15	.....	.....	.....	.....
59	73 60	103 68	84 63	77 22		125 70	92 70	.....	.....	.....	.....
60	77 63	107 35	88 19	80 91		127 96	95 50	.....	.....	.....	.....
61	81 96	111 23	91 99	84 88		130 45	.....	.....	.....	.....	.....
62	86 58	115 32	96 06	89 16		133 19	.....	.....	.....	.....	.....
63	91 54	119 66	100 43	93 76		136 20	.....	.....	.....	.....	.....
64	96 86	124 28	105 12	98 73		139 52	.....	.....	.....	.....	.....
65	102 55	129 18	110 16	104 10		143 16	.....	.....	.....	.....	.....

MASSACHUSETTS MUTUAL OF SPRINGFIELD, MASS.

gest Amount of Insurance it will write on a Single Life, \$30,000.

Premiums for each \$1,000 Insurance.

LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREM'S.				
Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
\$19.68	\$12.43	\$32.27	\$27.28	\$314.50	\$102.94	\$65.11	\$46.82	\$36.89	\$28.91
20.20	43.29	32.94	27.88	320.54	103.06	65.26	47.00	36.99	30.15
20.78	44.19	33.64	28.50	326.79	103.22	65.42	47.18	36.80	30.47
21.35	45.12	34.36	29.10	333.25	103.38	65.59	47.38	37.03	30.70
21.98	46.08	35.10	29.75	339.90	103.54	65.77	47.58	37.28	31.00
22.64	47.07	35.86	30.42	346.79	103.70	65.96	47.80	37.55	31.31
23.34	48.10	36.68	31.10	353.88	103.89	66.17	48.04	37.84	31.66
24.08	49.16	37.51	31.80	361.22	104.07	66.38	48.30	38.15	32.05
24.85	50.26	38.37	32.60	368.79	104.27	66.60	48.58	38.50	32.46
25.68	51.40	39.26	33.40	376.60	104.47	66.85	48.88	38.87	32.92
26.54	52.58	40.19	34.20	384.66	104.69	67.11	49.21	39.27	33.41
27.44	53.80	41.16	35.08	392.99	104.92	67.40	49.57	39.72	33.95
28.38	55.06	42.16	36.00	401.59	105.17	67.72	49.97	40.20	34.55
29.40	56.38	43.22	36.95	410.48	105.44	68.07	50.40	40.74	35.18
30.46	57.74	44.32	37.95	419.66	105.74	68.45	50.89	41.32	35.85
31.60	59.17	45.47	39.00	429.14	106.07	68.88	51.41	41.97	36.56
32.80	60.66	46.69	40.10	438.96	106.44	69.36	52.00	42.68	37.31
34.10	62.22	47.96	41.28	449.10	106.88	69.89	52.66	43.46	38.14
35.44	63.85	49.21	42.50	459.58	107.36	70.49	53.38	44.35	39.47
36.90	65.55	50.72	43.82	470.37	107.90	71.16	54.18	45.30	40.59
38.44	67.32	52.20	45.20	481.43	108.49	71.89	55.06	46.35	41.80
40.10	69.16	53.75	46.68	492.75	109.15	72.68	56.02	47.49	-----
41.84	71.06	55.37	48.20	504.29	109.86	73.54	57.06	48.73	-----
43.70	73.03	57.05	49.80	516.02	110.62	74.48	58.19	50.06	-----
45.64	75.07	58.81	51.52	527.97	111.45	75.50	59.42	51.52	-----
47.70	77.18	60.65	53.32	540.10	112.36	76.60	60.75	53.09	-----
49.88	79.36	62.58	55.24	552.42	113.34	77.81	62.21	-----	-----
52.20	81.62	64.59	57.24	564.91	114.39	79.10	63.79	-----	-----
54.66	83.97	66.71	59.36	577.55	115.54	80.53	65.50	-----	-----
57.28	86.40	68.94	61.60	590.33	116.79	82.08	67.37	-----	-----
60.05	88.93	71.29	64.00	603.24	118.14	83.77	69.41	-----	-----
63.10	91.56	73.76	-----	616.28	119.62	85.61	-----	-----	-----
66.22	94.30	76.38	-----	629.41	121.23	87.62	-----	-----	-----
69.56	97.18	79.16	-----	642.65	122.99	89.82	-----	-----	-----
73.12	100.19	82.11	-----	655.99	124.92	92.22	-----	-----	-----
76.90	103.35	85.25	-----	669.37	127.04	94.84	-----	-----	-----
80.90	106.67	-----	-----	682.79	-----	-----	-----	-----	-----
85.18	110.17	-----	-----	696.21	-----	-----	-----	-----	-----
89.74	113.84	-----	-----	709.60	-----	-----	-----	-----	-----
94.60	117.71	-----	-----	722.93	-----	-----	-----	-----	-----
99.76	121.79	-----	-----	736.19	-----	-----	-----	-----	-----

MICHIGAN MUTUAL OF DETROIT, MICH.

**Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.**

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17.10	\$37.89	\$28.68	\$24.22	\$203.35	\$98.58	\$82.32	\$44.50	\$34.45	\$28.06	\$23.82
21	17.48	38.53	29.18	24.64	208.18	98.65	82.30	44.67	34.55	28.17	23.96
22	17.87	39.20	29.69	25.08	203.21	98.73	82.39	44.77	34.66	28.30	24.11
23	18.29	39.90	30.23	25.54	208.42	98.81	82.48	44.87	34.77	28.43	24.27
24	18.72	40.62	30.79	26.02	213.85	98.90	82.57	44.98	34.90	28.58	24.45
25	19.18	41.38	31.38	26.52	219.40	98.99	82.68	45.10	35.03	28.74	24.64
26	19.67	42.17	31.98	27.05	225.36	99.09	82.79	45.22	35.18	28.91	24.85
27	20.18	42.99	32.61	27.59	231.46	99.19	82.90	45.36	35.33	29.10	25.09
28	20.72	43.84	33.27	28.16	237.80	99.30	83.03	45.50	35.50	29.31	25.34
29	21.29	44.73	33.96	28.76	244.39	99.42	83.17	45.66	35.69	29.54	25.62
30	21.88	45.66	34.68	29.38	251.24	99.55	83.31	45.83	35.89	29.78	25.92
31	22.52	46.63	35.43	30.04	258.35	99.68	83.47	46.01	36.11	30.06	26.26
32	23.19	47.63	36.22	30.72	265.74	99.83	83.64	46.21	36.35	30.35	26.63
33	23.89	48.68	37.04	31.44	273.42	99.99	83.82	46.43	36.62	30.67	27.03
34	24.64	49.77	37.89	32.18	281.38	100.16	84.02	46.67	36.91	31.04	27.47
35	25.44	50.92	38.79	32.97	289.05	100.34	84.23	46.93	37.23	31.44	27.96
36	26.28	52.11	39.72	33.79	298.23	100.54	84.47	47.22	37.59	31.88	28.50
37	27.17	53.34	40.70	34.67	407.13	100.75	84.72	47.53	37.98	32.37	29.09
38	28.11	54.64	41.72	35.58	416.35	100.98	85.00	47.88	38.41	32.90	29.73
39	29.11	55.99	42.80	36.54	425.92	101.24	85.32	48.26	38.89	33.49	30.44
40	30.18	57.39	43.92	37.55	435.81	101.52	85.66	48.69	39.42	34.13	31.22
41	31.31	58.86	45.10	38.61	446.05	101.82	86.04	49.16	40.00	34.85	-----
42	32.51	60.39	46.34	39.74	456.66	102.15	86.45	49.68	40.65	35.64	-----
43	33.79	61.98	47.64	40.93	467.62	102.53	86.92	50.26	41.36	36.51	-----
44	35.16	63.66	49.01	42.19	478.96	102.94	87.44	50.90	42.16	37.47	-----
45	36.61	65.41	50.45	43.53	490.67	103.40	88.01	51.62	43.03	38.52	-----
46	38.17	67.23	51.97	44.94	502.74	103.91	88.65	52.41	44.00	-----	-----
47	39.82	69.15	53.58	46.45	515.18	104.47	89.36	53.28	45.07	-----	-----
48	41.59	71.15	55.28	48.05	527.99	105.11	90.15	54.26	46.26	-----	-----
49	43.48	73.25	57.05	49.75	541.13	105.80	91.02	55.34	47.60	-----	-----
50	45.49	75.41	58.94	51.56	554.61	106.57	91.98	56.53	49.08	-----	-----
51	47.64	77.73	60.93	53.50	568.39	107.43	93.05	57.91	-----	-----	-----
52	49.93	80.13	63.03	55.54	582.46	108.38	94.23	59.38	-----	-----	-----
53	52.37	82.63	65.21	57.73	596.82	109.41	95.53	60.99	-----	-----	-----
54	54.98	85.26	67.59	60.07	611.44	110.55	96.96	62.73	-----	-----	-----
55	57.77	88.00	70.09	62.57	626.29	111.82	98.54	64.63	-----	-----	-----
56	60.75	90.88	72.75	65.26	641.38	113.21	80.28	-----	-----	-----	-----
57	63.93	93.90	75.56	68.12	656.66	114.73	82.20	-----	-----	-----	-----
58	67.33	97.08	78.56	71.20	672.12	116.41	84.31	-----	-----	-----	-----
59	70.97	100.43	81.76	74.51	687.74	118.27	86.64	-----	-----	-----	-----
60	74.86	103.96	85.19	78.06	703.49	120.32	89.21	-----	-----	-----	-----
61	79.03	107.68	88.85	81.86	719.35	122.57	-----	-----	-----	-----	-----
62	83.49	111.62	92.78	86.00	735.28	125.05	-----	-----	-----	-----	-----
63	88.27	115.80	96.96	90.44	751.25	127.79	-----	-----	-----	-----	-----
64	93.39	120.24	101.48	95.23	767.26	130.81	-----	-----	-----	-----	-----
65	98.88	124.97	106.32	100.39	783.27	134.13	-----	-----	-----	-----	-----

MUTUAL BENEFIT OF NEWARK, NEW JERSEY.

gest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.

LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
\$17.87	\$39.39	\$29.80	\$25.36	\$302.22	\$103.11	\$64.46	\$46.75	\$35.95	\$29.38	\$25.30
18.27	40.09	30.36	25.81	307.80	103.23	64.65	46.92	36.11	29.54	25.46
18.70	40.82	30.93	26.25	312.56	103.35	64.86	47.10	36.27	29.71	25.66
19.14	41.58	31.53	26.79	318.06	103.47	65.07	47.27	36.45	29.88	25.87
19.60	42.37	32.14	27.31	323.75	103.60	65.30	47.46	36.63	30.08	26.10
20.10	43.20	32.78	27.86	329.69	103.71	65.53	47.64	36.82	30.28	26.36
20.64	44.05	33.46	28.42	335.84	103.86	65.73	47.85	37.01	30.51	26.61
21.20	44.94	34.15	29.01	342.25	104.04	65.95	48.04	37.21	30.75	26.91
21.78	45.86	34.89	29.63	348.90	104.17	66.21	48.28	37.45	31.00	27.21
22.36	46.83	35.64	30.27	355.81	104.33	66.43	48.48	37.67	31.27	27.52
23.00	47.84	36.43	30.95	363.00	104.48	66.71	48.75	37.95	31.58	27.87
23.70	48.88	37.26	31.66	370.45	104.59	66.93	49.00	38.17	31.90	28.30
24.42	49.97	38.12	32.36	378.20	104.75	67.20	49.28	38.49	32.27	28.74
25.18	51.11	39.01	33.16	386.20	104.98	67.63	49.56	38.86	32.66	29.24
26.00	52.28	39.95	33.97	392.05	105.18	67.80	49.87	39.18	33.09	29.81
26.86	53.51	40.92	34.82	399.14	105.35	68.15	50.19	39.59	33.56	30.39
27.76	54.79	41.94	35.71	406.50	105.51	68.50	50.52	39.98	34.09	31.00
28.74	56.12	43.01	36.64	414.13	105.74	68.86	50.93	40.50	34.67	31.78
29.76	57.51	44.12	37.62	422.03	106.00	69.25	51.35	41.02	35.29	32.57
30.84	58.94	45.29	38.65	430.19	106.29	69.63	51.85	41.56	36.00	33.40
32.00	60.49	46.51	39.73	438.65	106.64	70.07	52.35	42.18	36.77	---
33.24	62.11	47.79	40.88	447.40	107.00	70.51	52.88	42.83	37.62	---
34.56	63.79	49.14	42.09	456.45	107.41	71.05	53.57	43.68	38.56	---
35.94	65.54	50.55	43.37	465.80	107.92	71.65	54.22	44.47	39.60	---
37.42	67.38	52.03	44.73	475.44	108.39	72.29	55.00	45.41	40.75	---
39.00	69.28	53.59	46.16	485.39	109.00	72.94	55.89	46.43	---	---
40.70	71.29	55.24	47.68	495.63	109.70	73.70	56.77	47.58	---	---
42.50	73.38	56.97	49.30	506.16	110.44	74.57	57.83	48.86	---	---
44.46	75.56	58.79	51.03	516.98	111.16	75.54	58.93	50.24	---	---
46.50	77.83	60.71	52.86	528.04	112.10	76.53	60.20	51.77	---	---
48.70	80.21	62.75	54.81	539.35	113.16	77.67	61.59	---	---	---
51.04	82.69	64.84	56.88	550.90	114.28	78.86	63.13	---	---	---
53.54	85.27	67.15	59.10	562.65	115.50	80.26	64.83	---	---	---
56.20	87.98	69.54	61.46	574.62	116.82	81.77	66.70	---	---	---
59.06	90.80	72.07	64.00	586.76	118.23	83.42	68.76	---	---	---
32.70	93.74	74.75	66.72	599.06	119.77	85.23	---	---	---	---
35.34	96.84	77.62	69.62	611.52	121.49	87.24	---	---	---	---
38.82	100.09	80.66	72.74	624.09	123.34	89.45	---	---	---	---
42.54	103.49	83.90	76.10	636.78	125.36	91.90	---	---	---	---
46.52	107.09	87.38	79.71	649.56	127.59	94.60	---	---	---	---
50.80	110.88	91.08	83.60	662.88	130.08	97.68	---	---	---	---
55.36	114.87	95.07	87.79	675.24	132.68	100.87	---	---	---	---
60.24	119.10	99.34	92.32	688.11	135.66	104.46	---	---	---	---
65.46	123.60	103.91	97.21	700.97	138.87	108.42	---	---	---	---
71.08	128.37	108.84	102.49	713.77	142.41	112.77	---	---	---	---
77.10	133.44	114.15	108.21	726.51	146.38	---	---	---	---	---
18.55	138.81	119.86	114.39	739.13	150.61	---	---	---	---	---
20.46	144.57	126.03	121.07	751.61	155.27	---	---	---	---	---
27.86	150.68	132.71	128.32	763.92	160.38	---	---	---	---	---
35.78	157.21	139.91	136.12	776.03	165.93	---	---	---	---	---

MUTUAL LIFE INSURANCE CO. OF LOUISVILLE, KY.

Largest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for each \$1,000 Insurance.

Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous An- nual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
10	\$17.30	\$67.72	\$38.96	\$29.56	\$25.00	\$103.41	\$65.47	\$47.07	\$36.49	\$29.82	\$25.40
11	17.80	68.86	39.63	30.08	25.44	103.50	65.57	47.18	36.61	29.96	25.56
12	18.30	70.04	40.32	30.61	25.90	103.60	65.68	47.30	36.74	30.11	25.74
13	18.70	71.26	41.03	31.16	26.38	103.70	65.78	47.42	36.87	30.26	25.92
14	19.30	72.54	41.78	31.73	26.87	103.80	65.90	47.54	37.00	30.42	26.11
15	19.80	73.87	42.56	32.34	27.39	103.91	66.02	47.68	37.17	30.61	26.33
16	20.40	75.25	43.37	32.97	27.93	104.03	66.15	47.82	37.34	30.80	26.57
17	20.93	76.69	44.22	33.63	28.50	104.16	66.29	47.98	37.52	31.02	26.83
18	21.48	78.18	45.10	34.31	29.09	104.29	66.44	48.15	37.72	31.25	27.11
19	22.07	79.74	46.02	35.02	29.71	104.43	66.60	48.33	37.92	31.50	27.42
20	22.70	81.36	46.97	35.70	30.46	104.58	66.77	48.53	38.16	31.78	27.76
21	23.35	83.05	47.98	36.54	31.03	104.75	66.96	48.74	38.41	32.09	28.13
22	24.05	84.80	49.02	37.35	31.74	104.92	67.16	48.97	38.69	32.43	28.54
23	24.78	86.62	50.10	38.20	32.48	105.11	67.36	49.22	38.98	32.79	28.98
24	25.56	88.52	51.22	39.09	33.26	105.31	67.60	49.49	39.31	33.18	29.46
25	26.38	90.49	52.40	40.01	34.08	105.53	67.85	49.79	39.68	33.63	30.00
26	27.25	92.54	53.63	40.98	34.93	105.75	68.12	50.11	40.07	34.11	30.58
27	28.17	94.67	54.91	42.00	35.83	106.00	68.41	50.47	40.50	34.64	31.22
28	29.15	96.89	56.24	43.06	36.78	106.28	68.73	50.86	40.98	35.23	31.93
29	30.19	99.19	57.63	44.17	37.78	106.58	69.09	51.30	41.52	35.88	32.70
30	31.30	101.59	59.09	45.33	38.83	106.90	69.49	51.78	42.10	36.59	33.55
31	32.47	104.08	60.60	46.56	39.93	107.26	69.92	52.31	42.75	37.38	-----
32	33.72	106.66	62.19	47.84	41.10	107.65	70.40	52.89	43.47	38.24	-----
33	35.05	109.34	63.84	49.19	42.34	108.08	70.92	53.54	44.26	39.19	-----
34	36.46	112.13	65.57	50.61	43.64	108.55	71.50	54.25	45.12	40.23	-----
35	37.97	115.02	67.37	52.11	45.03	109.07	72.14	55.04	46.08	41.37	-----
36	39.58	118.02	69.26	53.68	46.50	109.65	72.86	55.91	47.15	-----	-----
37	41.30	121.15	71.25	55.35	48.07	110.30	73.66	56.89	48.32	-----	-----
38	43.13	124.38	73.32	57.10	49.73	111.01	74.54	57.96	49.61	-----	-----
39	45.09	127.74	75.49	58.95	51.50	111.81	75.51	59.15	51.04	-----	-----
40	47.18	131.21	77.77	60.91	53.38	112.68	76.59	60.45	52.60	-----	-----
41	49.40	134.80	80.14	62.98	55.38	113.64	77.77	61.90	-----	-----	-----
42	51.78	138.51	82.63	65.16	57.51	114.70	79.07	63.48	-----	-----	-----
43	54.31	142.34	85.22	67.47	59.79	115.86	80.51	65.22	-----	-----	-----
44	57.02	146.30	87.94	69.91	62.22	117.14	82.09	67.14	-----	-----	-----
45	59.91	150.38	90.79	72.50	64.82	118.54	83.82	-----	-----	-----	-----
46	63.00	154.60	93.78	75.26	67.60	120.09	85.73	-----	-----	-----	-----
47	66.29	158.94	96.91	78.18	70.59	121.78	87.84	-----	-----	-----	-----
48	69.82	163.43	100.21	81.30	73.78	123.64	90.15	-----	-----	-----	-----
49	73.60	168.07	103.68	84.63	77.22	125.70	92.70	-----	-----	-----	-----
50	77.63	172.87	107.35	88.19	80.91	127.96	95.50	-----	-----	-----	-----

MUTUAL LIFE OF NEW YORK.

**Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance.**

Age at Issue of Policy.	LIFE.					ENDOWMENT. ANNUAL CONTINUOUS PREM'S			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$18.60	\$40.50	\$30.80	\$25.10	\$310.10	\$66.90	\$48.20	\$37.40	\$30.70
22	19.10	41.20	31.30	26.60	315.30	67.00	48.30	37.60	30.80
23	19.50	41.90	31.90	27.00	320.80	67.10	48.40	37.70	31.00
24	20.00	42.70	32.50	27.60	326.40	67.20	48.60	37.90	31.20
25	20.50	43.50	33.10	28.10	332.30	67.40	48.70	38.00	31.40
26	21.00	44.30	33.80	28.60	338.40	67.50	48.90	38.20	31.60
27	21.50	45.20	34.40	29.20	344.70	67.60	49.00	38.40	31.80
28	22.10	46.10	35.10	29.80	351.30	67.80	49.20	38.60	32.00
29	22.70	47.00	35.90	30.50	358.20	68.00	49.40	38.80	32.20
30	23.30	48.00	36.60	31.10	365.30	68.20	49.60	39.10	32.40
31	24.00	49.10	37.40	31.80	372.70	68.30	49.80	39.30	32.60
32	24.70	50.10	38.30	32.60	380.40	68.60	50.10	39.60	33.00
33	25.50	51.20	39.10	33.30	388.40	68.80	50.30	39.90	33.20
34	26.30	52.40	40.00	34.10	396.70	69.00	50.60	40.30	34.00
35	27.10	53.60	41.00	35.00	405.30	69.30	50.90	40.60	34.20
36	28.00	54.80	42.00	35.80	414.20	69.60	51.30	41.10	35.00
37	29.00	56.20	43.00	36.80	423.50	69.90	51.70	41.50	35.20
38	30.00	57.50	44.10	37.70	433.10	70.20	52.10	42.00	36.00
39	31.10	59.00	45.30	38.80	443.00	70.60	52.50	42.60	36.20
40	32.20	60.40	46.50	39.80	453.40	71.00	53.00	43.20	36.80
41	33.40	62.00	47.70	41.00	464.00	71.50	53.60	43.90	37.20
42	34.70	63.60	49.00	42.20	475.10	72.00	54.20	44.60	37.80
43	36.10	65.30	50.40	43.50	486.50	72.50	54.80	45.40	38.20
44	37.50	67.10	51.90	44.80	498.30	73.10	55.60	46.30	38.80
45	39.10	69.00	53.40	46.20	510.50	73.80	56.40	47.30	39.20
46	40.70	70.90	55.10	47.80	523.10	74.60	57.30	48.40	39.80
47	42.50	72.90	56.80	49.40	536.00	75.40	58.30	49.60	40.20
48	44.40	75.10	58.60	51.10	549.40	76.30	59.40	51.00	40.80
49	46.40	77.30	60.50	52.90	563.10	77.30	60.70	52.40	41.20
50	48.50	79.60	62.50	54.80	577.10	78.40	62.00	54.00	41.80
51	50.80	82.10	64.60	56.90	591.50	79.70	63.50	55.80	42.20
52	53.30	84.60	66.90	59.10	606.20	81.00	65.20	57.70	42.80
53	55.90	87.30	69.20	61.40	621.20	82.50	67.00	59.90	43.20
54	58.70	90.10	71.80	63.90	636.40	84.10	68.90	62.20	43.80
55	61.60	93.00	74.40	66.60	651.90	85.90	71.10	64.70	44.20
56	64.80	96.10	77.30	69.50	667.70	87.90	73.50	—	44.80
57	68.20	99.30	80.30	72.60	683.60	90.10	76.10	—	45.20
58	71.80	102.70	83.50	75.80	699.80	92.50	78.90	—	45.80
59	75.70	106.30	86.90	79.40	716.10	95.10	82.10	—	46.20
60	79.90	110.10	90.60	82.20	732.60	98.00	85.50	—	46.80
61	84.30	114.10	94.50	87.30	749.10	101.20	—	—	47.20
62	89.10	118.30	98.70	91.70	765.80	104.70	—	—	47.80
63	94.20	122.70	103.20	96.40	782.50	108.50	—	—	48.20
64	99.60	127.50	108.00	101.50	799.30	112.70	—	—	48.80
65	105.50	132.50	113.20	107.10	816.10	117.30	—	—	49.20

NATIONAL LIFE OF MONTPELIER, VT.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.

	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$17 80	\$38 55	\$29 75	\$24 70	\$104 85	\$65 35	\$46 20	\$35 25	\$28 35
21	17 80	39 25	30 30	25 20	104 90	65 40	46 30	35 35	28 50
22	18 30	40 00	30 90	25 70	104 95	65 50	46 40	35 45	28 60
23	18 70	40 80	31 50	26 20	105 05	65 60	46 50	35 60	28 75
24	19 30	41 60	32 15	26 75	105 10	65 70	46 60	35 70	28 95
25	19 80	42 45	32 80	27 30	105 20	65 80	46 75	35 85	29 10
26	20 30	43 30	33 50	27 90	105 30	65 90	46 85	35 00	29 30
27	21 90	44 20	34 20	28 50	105 35	66 00	47 00	36 15	29 50
28	21 50	45 15	34 90	29 15	105 45	66 10	47 15	36 35	29 75
29	22 10	46 10	35 65	29 80	105 55	66 20	47 30	36 55	30 00
30	22 70	47 10	36 45	30 45	105 65	66 35	47 45	36 75	30 25
31	23 40	48 10	37 25	31 10	105 80	66 50	47 60	37 00	30 55
32	24 10	49 20	38 10	31 85	105 90	66 65	47 80	37 25	30 90
33	24 80	50 30	39 00	32 60	106 05	66 80	48 00	37 50	31 25
34	25 60	51 40	39 90	33 40	106 15	66 95	48 25	37 80	31 60
35	26 50	52 60	40 85	34 25	106 30	67 15	48 50	38 15	32 05
36	27 40	53 80	41 80	35 10	106 45	67 35	48 80	38 50	32 50
37	28 30	55 10	42 85	36 00	106 60	67 60	49 10	38 90	33 00
38	29 30	56 40	43 90	36 95	106 80	67 85	49 45	39 40	33 60
39	30 40	57 75	45 00	37 95	107 00	68 15	49 85	39 90	34 20
40	31 50	59 20	46 20	39 00	107 20	68 45	50 25	40 45	34 90
41	32 60	60 70	47 45	40 10	107 45	68 85	50 75	41 05	35 65
42	33 90	62 25	48 75	41 25	107 80	69 25	51 30	41 75	36 50
43	35 20	63 85	50 10	42 50	108 15	69 75	51 90	42 50	37 45
44	36 50	65 60	51 55	43 85	108 55	70 30	52 60	43 35	38 45
45	38 00	67 35	53 05	45 20	109 00	70 85	53 35	44 30	39 55
46	39 60	69 20	54 60	46 65	109 50	71 50	54 20	.....	.....
47	41 20	71 10	56 25	48 20	110 05	72 25	55 10	.....	.....
48	43 10	73 05	57 95	49 85	110 65	73 05	56 05	.....	.....
49	45 00	75 10	59 75	51 55	111 35	73 90	57 15	.....	.....
50	47 00	77 20	61 60	53 35	112 05	74 80	58 35	.....	.....
51	49 20	79 40	63 55	55 25	112 85	75 85	.....	.....	.....
52	51 50	81 65	65 60	57 25	113 70	76 95	.....	.....	.....
53	53 90	84 00	67 75	59 40	114 65	78 20	.....	.....	.....
54	56 50	86 40	70 00	61 65	115 70	79 55	.....	.....	.....
55	59 40	88 95	72 40	64 05	116 80	81 00	.....	.....	.....
56	62 40	91 60	74 95	66 60	118 05	.....	.....	.....	.....
57	65 60	94 35	77 60	69 30	119 40	.....	.....	.....	.....
58	69 00	97 20	80 40	72 20	120 90	.....	.....	.....	.....
59	72 70	100 20	83 40	75 30	122 50	.....	.....	.....	.....
60	76 40	103 35	86 55	.....	.....	.....	.....	.....	.....
61	80 30	106 70	89 95	.....	.....	.....	.....	.....	.....
62	84 40	110 15	93 60	.....	.....	.....	.....	.....	.....
63	88 70	113 85	97 45	.....	.....	.....	.....	.....	.....
64	93 49	117 79	101 55	.....	.....	.....	.....	.....	.....
65	98 50	121 80	105 95	.....	.....	.....	.....	.....	.....

NOTE:—These rates go into effect July
1st, 1892.

NEW ENGLAND MUTUAL OF BOSTON, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance.

LIFE.							ENDOWMENT,			
[Premiums formerly charged for Life Policies, i. e., payable at Death only.]							CONT'OUS ANN'L PREM'S			
Age at Issue of Policy.	Policy Payable at Death or Age.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
20	75	\$17.30	\$38.55	\$29.75	\$24.70	\$21.60	\$65.85	\$46.20	\$35.25	\$28.15
21	75	17.80	39.25	30.30	25.20	22.00	65.40	46.30	35.35	28.25
22	75	18.30	40.00	30.90	25.70	22.50	65.00	46.40	35.45	28.35
23	75	18.70	40.80	31.50	26.20	22.95	65.60	46.50	35.60	28.45
24	75	19.30	41.60	32.15	26.75	23.45	65.70	46.60	35.70	28.55
25	75	19.80	42.45	32.80	27.30	24.00	65.80	46.75	35.85	28.65
26	75	20.30	43.30	33.50	27.90	24.50	65.90	46.85	36.00	28.75
27	75	20.90	44.20	34.20	28.50	25.10	66.00	47.00	36.15	28.85
28	75	21.50	45.15	34.90	29.15	25.65	66.10	47.15	36.30	28.95
29	75	22.10	46.10	35.65	29.80	26.30	66.20	47.30	36.55	29.05
30	75	22.70	47.10	36.45	30.45	26.90	66.35	47.45	36.75	29.15
31	75	23.40	48.10	37.25	31.10	27.60	66.50	47.60	37.00	29.25
32	75	24.10	49.20	38.10	31.85	28.30	66.65	47.80	37.25	29.35
33	75	24.80	50.30	39.00	32.60	29.00	66.80	48.00	37.50	29.45
34	75	25.60	51.40	39.90	33.40	29.80	66.95	48.25	37.80	29.55
35	75	26.50	52.60	40.85	34.25	30.60	67.15	48.50	38.15	29.65
36	75	27.40	53.80	41.80	35.10	31.45	67.35	48.80	38.50	29.75
37	75	28.30	55.10	42.85	36.00	32.30	67.60	49.10	38.90	29.85
38	75	29.30	56.40	43.90	36.95	33.25	67.85	49.45	39.40	29.95
39	76	30.40	57.75	45.00	37.95	34.00	68.15	49.85	39.90	30.05
40	76	31.50	59.20	46.20	39.00	-----	68.45	50.25	40.45	30.15
41	76	32.60	60.70	47.45	40.10	-----	68.85	50.75	41.05	30.25
42	77	33.90	62.25	48.75	41.25	-----	69.25	51.90	41.75	30.35
43	77	35.20	63.85	50.10	42.50	-----	69.75	51.90	42.50	30.45
44	78	36.50	65.60	51.55	43.85	-----	70.30	52.60	43.35	30.55
45	78	38.00	67.35	53.05	45.20	-----	70.85	53.35	44.30	30.65
46	78	39.60	69.20	54.60	46.65	-----	71.50	54.20	-----	-----
47	79	41.20	71.10	56.25	48.20	-----	72.25	55.10	-----	-----
48	79	43.10	73.05	57.95	49.85	-----	73.05	56.05	-----	-----
49	79	45.00	75.10	59.75	51.55	-----	73.90	57.15	-----	-----
50	79	47.00	77.20	61.60	-----	-----	74.80	-----	-----	-----
51	79	49.20	79.40	63.55	-----	-----	75.85	-----	-----	-----
52	80	51.50	81.65	65.60	-----	-----	76.05	-----	-----	-----
53	80	53.90	84.00	67.75	-----	-----	78.20	-----	-----	-----
54	80	56.50	86.40	70.00	-----	-----	79.55	-----	-----	-----
55	80	59.40	88.95	72.40	-----	-----	81.00	-----	-----	-----
56	80	62.40	91.60	-----	-----	-----	-----	-----	-----	-----
57	81	65.60	94.35	-----	-----	-----	-----	-----	-----	-----
58	81	69.00	97.20	-----	-----	-----	-----	-----	-----	-----
59	81	72.70	100.20	-----	-----	-----	-----	-----	-----	-----
60	81	76.40	103.35	-----	-----	-----	-----	-----	-----	-----

NEW YORK LIFE INSURANCE CO.

**Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance.**

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
25	\$30.50	\$43.50	\$33.10	\$28.10	\$356.46	\$105.90	\$67.40	\$48.70	\$38.00	\$31.40	\$27.00
26	21.00	44.30	33.80	28.60	303.34	106.00	67.50	48.90	38.20	31.60	27.30
27	21.50	45.20	34.40	29.20	370.50	106.10	67.60	49.00	38.40	31.80	27.50
28	22.10	46.10	35.10	29.80	377.98	106.20	67.80	49.20	38.60	32.00	27.80
29	22.70	47.00	35.90	30.50	385.78	106.40	68.00	49.40	38.80	32.30	28.10
30	23.30	48.00	36.60	31.10	393.91	106.60	68.20	49.60	39.10	32.60	28.50
31	24.00	49.10	37.40	31.80	402.39	106.80	68.30	49.80	39.30	32.90	28.90
32	24.70	50.10	38.30	32.60	411.23	107.00	68.60	50.10	39.60	33.20	29.30
33	25.50	51.20	39.10	33.30	420.44	107.20	68.80	50.30	39.90	33.60	29.80
34	26.30	52.40	40.00	34.10	430.03	107.40	69.00	50.60	40.30	34.00	30.30
35	27.10	53.60	41.00	35.00	440.02	107.60	69.30	50.90	40.60	34.50	30.80
36	28.00	54.80	42.00	35.80	450.44	107.80	69.60	51.30	41.10	35.00	31.40
37	29.00	56.20	43.00	36.80	461.27	108.10	69.90	51.70	41.50	35.60	32.10
38	30.00	57.50	44.10	37.70	472.54	108.40	70.20	52.10	42.00	36.20	32.80
39	31.10	59.00	45.30	38.80	484.24	108.70	70.60	52.50	42.60	36.80	33.60
40	32.20	60.40	46.50	39.80	496.41	109.10	71.00	53.00	43.20	37.60	34.50
41	33.40	62.00	47.70	41.00	509.05	109.40	71.50	53.60	43.90	38.40	35.40
42	34.70	63.60	49.00	42.20	522.17	109.80	72.00	54.20	44.60	39.30	36.50
43	36.10	65.30	50.40	43.50	535.78	110.30	72.50	54.80	45.40	40.30	37.60
44	37.50	67.10	51.90	44.80	549.90	110.80	73.10	55.60	46.30	41.30	38.90
45	39.10	69.00	53.40	46.20	564.51	111.30	73.80	56.40	47.30	42.50	40.20
46	40.70	70.90	55.10	47.80	579.64	112.00	74.60	57.30	48.40	43.80	41.70
47	42.50	72.90	56.80	49.40	595.27	112.60	75.40	58.30	49.60	45.20	43.30
48	44.40	75.10	58.60	51.10	611.39	113.40	76.30	59.40	51.00	46.80	45.00
49	46.40	77.30	60.50	52.90	628.00	114.20	77.30	60.70	52.40	48.50	46.90
50	48.50	79.60	62.50	54.80	645.05	115.10	78.40	62.00	54.00	50.30	48.90
51	50.80	82.10	64.60	56.90	662.54	116.10	79.70	63.50	55.80	52.40	-----
52	53.30	84.60	66.90	59.10	680.43	117.20	81.00	65.20	57.70	54.50	-----
53	55.90	87.30	69.20	61.40	698.72	118.40	82.50	67.00	59.90	56.90	-----
54	58.70	90.10	71.80	63.90	717.38	119.80	84.10	68.90	62.20	59.50	-----
55	61.60	93.00	74.40	66.60	736.38	121.20	85.90	71.10	64.70	62.30	-----
56	64.80	96.10	77.30	69.50	755.70	122.80	87.90	73.50	67.40	-----	-----
57	68.20	99.30	80.20	72.60	775.29	124.60	90.10	76.10	70.40	-----	-----
58	71.80	102.70	83.50	75.80	795.14	126.50	92.50	78.90	73.70	-----	-----
59	75.70	106.30	86.90	79.40	815.22	128.70	95.10	82.10	77.20	-----	-----
60	79.90	110.10	90.60	83.20	827.35	131.00	98.00	85.50	81.00	-----	-----
61	84.30	114.10	94.50	87.30	834.83	133.60	101.20	89.20	-----	-----	-----
62	89.10	118.30	98.70	91.70	841.66	136.40	104.70	93.30	-----	-----	-----
63	94.20	122.70	103.20	96.40	847.31	139.60	108.50	97.70	-----	-----	-----
64	99.60	127.50	108.00	101.50	853.37	143.00	112.70	102.60	-----	-----	-----
65	105.50	132.50	113.20	107.10	859.81	146.80	117.30	107.90	-----	-----	-----
66	111.80	137.90	-----	-----	866.69	-----	-----	-----	-----	-----	-----
67	118.50	143.70	-----	-----	873.98	-----	-----	-----	-----	-----	-----
68	125.70	149.80	-----	-----	881.65	-----	-----	-----	-----	-----	-----
69	133.40	156.30	-----	-----	889.70	-----	-----	-----	-----	-----	-----
70	141.70	163.20	-----	-----	898.11	-----	-----	-----	-----	-----	-----

Premium Rates, Guaranteed Cash Values, Etc., for \$1,000 Insurance Distribution Policies.

(COMBINATION TERM AND LIFE.)

15-YEAR PERIOD					20-YEAR PERIOD				
with Mortuary Dividends, if death occurs in the last five years of the Distribution Period, equal to the premiums paid within the said five years					with Mortuary Dividends, if death occurs in the last ten years of the Distribution Period, equal to the premiums paid within the said ten years.				
Age at Issue.	First Payment Covering 2 Years.	After 2 Years Annual Premium.	Number of Annual Premiums required to be paid in cash before premium loans are available.	Guaranteed Minimum Cash Surrender values at end of 15 years.	First Payment covering 2 Years.	After 2 Years Annual Premium.	Number of Annual Premiums required to be paid in cash before premium loans are available.	Guaranteed Minimum Cash Surrender values at end of 20 years.	
26	\$34 00	\$21 40	10	\$170 27	\$33 20	\$21 80	10	\$242 21	
26	34 70	21 90	10	176 29	33 80	22 40	10	251 00	
27	35 40	22 50	10	182 56	34 50	23 00	10	259 00	
28	36 10	23 20	10	189 11	35 20	23 70	10	268 00	
29	36 90	23 90	10	195 98	36 00	24 40	10	276 00	
30	37 80	24 60	10	203 05	36 80	25 10	10	285 00	
31	38 70	25 30	10	210 29	37 70	25 90	10	295 00	
32	39 70	26 10	10	217 71	38 60	26 70	10	304 00	
33	40 80	26 90	10	225 29	39 70	27 60	10	313 00	
34	42 00	27 80	10	233 09	40 90	28 50	10	323 00	
35	43 20	28 70	10	240 82	42 10	29 50	10	333 00	
36	44 50	29 70	10	248 77	43 40	30 60	10	343 00	
37	45 80	30 70	10	256 86	44 90	31 70	10	353 00	
38	47 20	31 80	10	264 98	46 40	32 90	10	363 00	
39	48 70	33 00	10	273 23	48 00	34 20	10	372 00	
40	50 20	34 30	10	281 52	49 70	35 60	10	382 00	
41	51 90	35 70	10	289 83	51 60	37 10	10	392 00	
42	53 80	37 20	10	298 20	53 60	38 70	10	402 00	
43	55 80	38 80	10	306 60	55 80	40 50	10	412 00	
44	58 00	40 40	10	315 06	58 20	42 40	10	422 00	
45	60 30	42 10	10	323 58	60 90	44 40	11	432 00	
46	62 80	43 90	10	332 14	63 90	46 50	11	442 00	
47	65 50	45 90	10	340 83	67 20	48 90	11	452 00	
48	68 50	48 10	10	349 44	70 80	51 40	11	462 00	
49	71 70	50 40	10	358 18	74 70	54 20	12	471 00	
50	75 20	52 90	10	366 98	79 00	57 10	12	481 00	
51	78 90	55 60	10	375 60	83 60	60 30	12	490 00	
52	82 80	58 50	10	384 28	88 50	63 90	13	500 00	
53	87 00	61 60	10	392 81	93 80	67 70	13	509 00	
54	91 40	64 90	10	401 34	99 50	71 80	13	518 00	

NOTE.—Mortuary Dividends are paid in event of death, *after ten years and within the Distribution Period*; only the premiums paid on the policy *after ten years* will be returned in event of death.

NORTHWESTERN MUTUAL OF MILWAUKEE, WIS.

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.

LIFE.						ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.						
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
18	.....	\$36.72	\$27.76	\$23.41	.....	\$99.79	\$62.91	\$45.08	\$34.76	\$28.31	.....	.....
19	.....	37.40	28.29	23.88	.....	99.89	63.02	45.16	34.91	28.46	.....	.....
20	\$17.27	38.11	28.83	24.33	296.05	100.00	63.14	45.29	35.05	28.62	\$24.40	\$21.57
21	17.70	38.84	29.39	24.82	301.54	100.11	63.27	45.43	35.21	28.79	24.60	21.81
22	18.15	39.60	29.97	25.32	307.21	100.23	63.40	45.58	35.37	28.97	24.82	22.07
23	18.62	40.39	30.58	25.84	313.08	100.35	63.54	45.74	35.54	29.17	25.06	22.35
24	19.11	41.21	31.21	26.38	319.14	100.49	63.69	45.90	35.72	29.39	25.31	22.64
25	19.63	42.05	31.87	26.95	325.41	100.63	63.84	46.07	35.91	29.63	25.58	22.96
26	20.17	42.93	32.55	27.54	331.89	100.78	64.01	46.25	36.12	29.88	25.87	23.31
27	20.74	43.84	33.25	28.15	338.58	100.93	64.18	46.44	36.35	30.14	26.18	23.68
28	21.34	44.78	33.98	28.78	345.50	101.10	64.37	46.65	36.59	30.42	26.52	24.08
29	21.97	45.75	34.74	29.44	352.64	101.27	64.56	46.87	36.85	30.73	26.89	24.51
30	22.63	46.76	35.53	30.12	360.02	101.45	64.76	47.10	37.13	31.07	27.29	24.98
31	23.32	47.81	36.34	30.83	367.64	101.64	64.98	47.35	37.43	31.44	27.73	.....
32	24.05	48.89	37.19	31.58	375.51	101.84	65.20	47.62	37.76	31.83	28.20	.....
33	24.82	50.01	38.07	32.36	383.63	102.06	65.44	47.92	38.12	32.25	28.70	.....
34	25.63	51.17	38.99	33.17	392.02	102.28	65.71	48.24	38.50	32.71	29.24	.....
35	26.49	52.38	39.94	34.01	400.68	102.51	65.99	48.58	38.92	33.21	29.83	.....
36	27.39	53.64	40.93	34.90	409.63	102.76	66.29	48.95	39.37	33.76	.....	.....
37	28.35	54.94	41.97	35.83	418.87	103.03	66.62	49.36	39.87	34.36	.....	.....
38	29.36	56.29	43.06	36.81	428.42	103.33	66.99	49.82	40.42	35.01	.....	.....
39	30.43	57.70	44.20	37.84	438.29	103.65	67.40	50.32	41.02	35.73	.....	.....
40	31.57	59.17	45.39	38.92	448.49	104.01	67.85	50.87	41.68	36.52	.....	.....
41	32.78	60.71	46.65	40.07	459.05	104.41	68.34	51.48	42.41	.....	.....	.....
42	34.07	62.33	47.97	41.29	469.97	104.86	68.89	52.15	43.22	.....	.....	.....
43	35.45	64.02	49.37	42.58	481.26	105.36	69.51	52.88	44.10	.....	.....	.....
44	36.91	65.79	50.84	43.94	492.88	105.92	70.20	53.71	45.07	.....	.....	.....
45	38.46	67.64	52.39	45.38	504.81	106.54	70.95	54.60	46.13	.....	.....	.....
46	40.11	69.56	54.01	46.90	517.02	107.23	71.77	55.58	.....	.....	.....	.....
47	41.85	71.56	55.70	48.49	529.47	107.97	72.66	56.64	.....	.....	.....	.....
48	43.69	73.63	57.46	50.17	542.15	108.77	73.63	57.79	.....	.....	.....	.....
49	45.64	75.77	59.31	51.95	555.06	109.63	74.67	59.04	.....	.....	.....	.....
50	47.70	77.99	61.24	53.82	568.19	110.56	75.80	60.39	.....	.....	.....	.....
51	49.89	80.30	63.27	55.80	581.53	111.58	77.03	.....	.....	.....	.....	.....
52	52.21	82.70	65.40	57.89	595.06	112.67	78.36	.....	.....	.....	.....	.....
53	54.66	85.20	67.64	60.11	608.77	113.85	79.81	.....	.....	.....	.....	.....
54	57.27	87.80	70.00	62.46	622.65	115.13	81.30	.....	.....	.....	.....	.....
55	60.04	90.50	72.48	64.95	636.70	116.53	83.11	.....	.....	.....	.....	.....
56	62.98	93.32	75.10	67.61	650.89	118.05	.....	.....	.....	.....	.....	.....
57	66.10	96.28	77.88	70.44	665.21	119.70	.....	.....	.....	.....	.....	.....
58	69.42	99.38	80.83	73.46	679.67	121.50	.....	.....	.....	.....	.....	.....
59	72.97	102.63	83.96	76.70	694.25	123.47	.....	.....	.....	.....	.....	.....
60	76.75	106.06	87.29	80.16	708.93	125.64	.....	.....	.....	.....	.....	.....

PACIFIC MUTUAL OF SAN FRANCISCO, CAL.

Largest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for each \$1,000 Insurance.

Age at issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREM'S			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$18.60	\$40.50	\$30.80	\$26.10	\$66.90	\$48.20	\$37.40	\$30.70
22	19.10	41.20	31.30	26.60	67.00	48.30	37.60	30.80
23	19.50	41.90	31.90	27.00	67.10	48.40	37.70	31.00
24	20.00	42.70	32.50	27.60	67.20	48.60	37.90	31.20
25	20.50	43.50	33.10	28.10	67.40	48.70	38.00	31.40
26	21.00	44.20	33.80	28.60	67.50	48.90	38.20	31.60
27	21.50	45.20	34.40	29.20	67.60	49.00	38.40	31.80
28	22.10	46.10	35.10	29.80	67.80	49.20	38.60	32.00
29	22.70	47.00	35.90	30.50	68.00	49.40	38.80	32.30
30	23.30	48.00	36.60	31.10	68.20	49.60	39.10	32.60
31	24.00	49.10	37.40	31.80	68.80	49.80	39.30	32.80
32	24.70	50.10	38.30	32.60	68.60	50.10	39.60	33.00
33	25.50	51.20	39.10	33.30	68.80	50.30	39.90	33.20
34	26.30	52.40	40.00	34.10	69.00	50.60	40.30	34.00
35	27.10	53.60	41.00	35.00	69.30	50.90	40.60	34.20
36	28.00	54.80	42.00	35.80	69.60	51.30	41.10	35.00
37	29.00	56.20	43.00	36.80	69.90	51.70	41.50	35.80
38	30.00	57.50	44.10	37.70	70.20	52.10	42.00	36.60
39	31.10	59.00	45.30	38.80	70.60	52.50	42.60	37.40
40	32.20	60.40	46.50	39.80	71.00	53.00	43.20	38.20
41	33.40	62.00	47.70	41.00	71.50	53.60	43.90	39.00
42	34.70	63.60	49.00	42.20	72.00	54.20	44.60	39.80
43	36.10	65.30	50.40	43.50	72.50	54.80	45.40	40.60
44	37.50	67.10	51.90	44.80	73.10	55.60	46.30	41.40
45	39.10	69.00	53.40	46.20	73.80	56.40	47.30	42.20
46	40.70	70.90	55.10	47.80	74.60	57.30	48.40	43.00
47	42.50	72.90	56.80	49.40	75.40	58.30	49.60	43.80
48	44.40	75.10	58.60	51.10	76.30	59.40	51.00	44.60
49	46.40	77.30	60.50	52.90	77.30	60.70	52.40	45.50
50	48.50	79.60	62.50	54.80	78.40	62.00	54.00	50.30
51	50.80	82.10	64.60	56.90	79.70	63.50	55.80	
52	53.30	84.60	66.90	59.10	81.00	65.20	57.70	
53	55.90	87.30	69.20	61.40	82.50	67.00	59.90	
54	58.70	90.10	71.80	63.90	84.10	68.90	62.20	
55	61.60	93.00	74.40	66.60	85.90	71.10	64.70	
56	64.80	96.10	77.30	69.50	87.90	73.50		
57	68.20	99.30	80.30	72.60	90.10	76.10		
58	71.80	102.70	83.50	75.80	92.50	78.90		
59	75.70	106.30	86.90	79.40	95.10	82.10		
60	79.90	110.10	90.60	83.20	98.00	85.50		
61	84.30	114.10	94.50	87.30	101.20			
62	89.10	118.30	98.70	91.70	104.70			
63	94.20	122.70	103.20	96.40	108.50			
64	99.60	127.50	108.00	101.50	112.70			
65	105.50	132.50	113.20	107.10	117.30			

PENN MUTUAL OF PHILADELPHIA, PA.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums, for each, \$1,000 Insurance.

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$17.90	\$36.25	\$39.84	\$45.18	\$102.69	\$64.79	\$46.45	\$35.93	\$29.34	\$25.02
22	18.35	40.00	40.54	45.68	102.80	64.92	46.59	36.09	29.52	25.24
23	18.85	40.78	41.16	46.20	102.92	65.06	46.74	36.26	29.72	25.47
24	19.35	41.60	41.80	46.74	103.05	65.20	46.90	36.44	29.93	25.72
25	19.85	42.43	42.47	47.30	103.19	65.35	47.07	36.63	30.16	25.99
26	20.40	43.30	43.15	47.87	103.34	65.52	47.25	36.84	30.40	26.28
27	21.00	44.19	43.87	48.47	103.48	65.68	47.44	37.06	30.67	26.60
28	21.60	45.12	44.61	49.09	103.65	65.86	47.64	37.30	30.95	26.94
29	22.25	46.08	45.88	49.74	103.81	66.05	47.85	37.55	31.27	27.31
30	22.90	47.07	46.18	50.41	103.99	66.24	48.09	37.83	31.59	27.71
31	23.60	48.10	47.01	51.11	104.18	66.46	48.33	38.13	31.96	28.14
32	24.35	49.16	47.87	51.84	104.36	66.68	48.60	38.45	32.35	28.61
33	25.15	50.26	48.76	52.60	104.58	66.92	48.89	38.84	32.77	29.12
34	25.95	51.40	49.69	53.39	104.80	67.17	49.20	39.19	33.24	29.67
35	26.80	52.58	50.66	54.21	105.02	67.44	49.54	39.61	33.74	30.27
36	27.75	53.80	51.67	55.07	105.26	67.74	49.91	40.06	34.29	---
37	28.70	55.06	52.72	55.98	105.52	68.07	50.32	40.56	34.89	---
38	29.70	56.38	53.82	56.92	105.81	68.43	50.76	41.11	35.54	---
39	30.80	57.74	54.97	57.92	106.13	68.84	51.27	41.71	36.27	---
40	31.95	59.17	56.18	58.97	106.46	69.28	51.81	42.37	37.05	---
41	33.20	60.66	57.46	60.09	106.85	69.77	52.41	43.09	---	---
42	34.50	62.22	58.80	61.26	107.31	70.32	53.09	43.89	---	---
43	35.90	63.85	50.21	62.50	107.80	70.93	53.82	44.79	---	---
44	37.35	65.55	61.70	63.82	108.36	71.63	54.65	45.76	---	---
45	38.95	67.32	53.27	65.21	108.97	72.36	55.54	46.83	---	---
46	40.60	69.16	54.91	66.67	109.65	73.18	56.52	---	---	---
47	42.35	71.06	56.61	68.21	110.38	74.07	57.59	---	---	---
48	44.25	73.03	58.40	69.82	111.17	75.03	58.74	---	---	---
49	46.20	75.07	60.27	71.53	112.02	76.07	59.99	---	---	---
50	48.30	77.16	62.23	73.32	112.95	77.20	61.35	---	---	---
51	50.50	79.36	64.38	75.21	113.97	78.43	---	---	---	---
52	52.85	81.62	66.43	77.23	115.04	79.76	---	---	---	---
53	55.35	83.97	68.69	79.36	116.22	81.22	---	---	---	---
54	58.00	86.40	71.07	81.62	117.50	82.80	---	---	---	---
55	60.80	88.93	73.58	84.01	118.89	84.52	---	---	---	---
56	63.75	91.56	76.24	86.56	120.41	---	---	---	---	---
57	66.90	94.30	79.04	89.28	122.05	---	---	---	---	---
58	70.30	97.18	82.02	92.19	123.90	---	---	---	---	---
59	73.90	100.19	85.18	95.30	125.80	---	---	---	---	---
60	77.70	103.35	88.55	98.64	128.00	---	---	---	---	---
61	82.10	---	---	---	---	---	---	---	---	---
62	86.75	---	---	---	---	---	---	---	---	---
63	91.75	---	---	---	---	---	---	---	---	---
64	97.05	---	---	---	---	---	---	---	---	---
65	102.75	---	---	---	---	---	---	---	---	---

PHENIX MUTUAL OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$16 83	\$37 37	\$28 23	\$23 79		\$98 39	\$82 05	\$44 46	\$34 36	\$28 02	\$23 86
21	17 26	38 10	28 78	24 27		98 49	82 17	44 59	34 51	28 20	24 06
22	17 69	38 84	29 35	24 76		98 61	82 30	44 73	34 67	28 38	24 27
23	18 16	39 61	29 95	25 27		98 71	82 43	44 86	34 68	28 56	24 49
24	18 63	40 41	30 56	25 80		98 84	82 57	45 03	35 01	28 77	24 74
25	19 14	41 24	31 20	26 35		98 98	82 72	45 20	35 19	28 99	25 00
26	19 67	42 11	31 87	26 93		99 12	82 88	45 37	35 40	29 23	25 28
27	20 22	42 98	32 56	27 52		99 26	83 04	45 56	35 61	29 48	25 56
28	20 81	43 90	33 27	28 14		99 43	83 21	45 76	35 84	29 76	25 92
29	21 42	44 86	34 01	28 78		99 59	83 40	45 96	36 10	30 07	26 28
30	22 06	45 86	34 78	29 45		99 77	83 59	46 19	36 36	30 39	26 67
31	22 74	46 87	35 58	30 15		99 94	83 80	46 42	36 65	30 73	27 08
32	23 45	47 94	36 40	30 87		100 13	84 02	46 70	36 97	31 12	27 54
33	24 20	49 08	37 26	31 63		100 39	84 23	46 96	37 30	31 53	28 02
34	24 99	50 17	38 16	32 42		100 55	84 49	47 26	37 68	31 96	28 55
35	25 83	51 35	39 09	33 24		100 76	84 76	47 60	38 08	32 45	29 13
36	26 71	52 58	40 06	34 11		101 00	85 04	47 95	38 51	32 99	29 75
37	27 64	53 85	41 07	35 01		101 26	85 37	48 36	39 00	33 57	30 45
38	28 62	55 17	42 13	35 97		101 53	85 71	48 78	39 53	34 20	31 19
39	29 67	56 55	43 24	36 97		101 84	86 11	49 27	40 11	34 90	32 00
40	30 78	57 99	44 41	38 03		102 17	86 54	49 80	40 75	35 66	32 88
41	31 96	59 50	45 63	39 15		102 56	87 02	50 38	41 46	36 50	33 81
42	33 22	61 07	46 92	40 33		102 98	87 64	51 04	42 22	37 41	34 79
43	34 56	62 73	48 29	41 59		103 48	88 15	51 75	43 09	38 42	35 84
44	35 99	64 46	49 72	42 92		104 02	88 81	52 54	44 02	39 52	37 11
45	37 50	66 27	51 23	44 32		104 61	89 54	53 41	45 06	40 70	38 61
46	39 10	68 14	52 81	45 80		105 26	90 31	54 35	46 17	42 00	.....
47	40 80	70 09	54 45	47 35		105 98	91 18	55 38	47 40	43 40	.....
48	42 60	72 11	56 17	48 99		106 75	92 11	56 50	48 71	44 91	.....
49	44 50	74 19	57 97	50 71		107 56	93 11	57 70	50 13	46 53	.....
50	46 51	76 37	59 86	52 54		108 48	94 21	59 02	51 68	48 29	.....
51	48 64	78 62	61 83	54 46		109 44	95 39	60 44	53 35	.....	.....
52	50 90	80 97	63 91	56 50		110 49	96 68	62 00	55 17	.....	.....
53	53 30	83 40	66 09	58 66		111 64	98 08	63 68	57 13	.....	.....
54	55 84	85 98	68 38	60 95		112 87	99 61	65 52	59 26	.....	.....
55	58 53	88 56	70 80	63 38		114 22	81 27	67 52	61 56	.....	.....
56	61 40	91 32	73 36	65 97		115 67	83 08	69 69	.....	.....	.....
57	64 44	94 20	76 06	68 72		117 28	85 08	72 05	.....	.....	.....
58	67 69	97 22	78 93	71 67		119 03	87 23	74 61	.....	.....	.....
59	71 14	100 38	81 98	74 82		120 90	89 60	77 41	.....	.....	.....
60	74 82	103 71	85 22	78 20		123 02	92 17	80 45	.....	.....	.....
61	78 74	107 23	88 68	81 82		125 32	94 98	.....	.....	.....	.....
62	82 92	110 92	92 36	85 68		127 80	98 05	.....	.....	.....	.....
63	87 36	114 81	96 28	89 81		130 52	101 38	.....	.....	.....	.....
64	92 09	118 91	100 47	94 25		133 48	105 01	.....	.....	.....	.....
65	97 13	123 25	104 94	99 00		136 70	108 96	.....	.....	.....	.....

PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA

Largest Amount of Insurance it will write on a Single Life, \$ Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, ANNUAL CONTINUOUS PREMIUM					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	17.30	38.30	28.96	24.16	291.37	99.27	62.34	44.10	33.84	27.44	23.23
21	17.80	39.10	29.54	24.60	296.97	99.40	62.40	44.25	34.00	27.60	23.45
22	18.30	39.90	30.15	25.10	302.69	99.50	62.45	44.40	34.15	27.80	23.60
23	18.70	40.70	30.80	25.70	308.54	99.60	62.50	44.55	34.30	28.00	23.85
24	19.30	41.50	31.40	26.20	314.46	99.75	62.60	44.70	34.45	28.20	24.15
25	19.80	42.34	32.06	26.75	320.52	99.90	62.70	44.82	34.67	28.38	24.35
26	20.30	43.20	32.70	27.30	326.74	100.00	62.80	44.95	34.85	28.60	24.65
27	20.90	44.08	33.40	27.90	333.12	100.05	62.90	45.10	35.05	28.85	24.95
28	21.50	45.00	34.10	28.50	339.68	100.10	63.05	45.25	35.25	29.10	25.25
29	22.10	45.94	34.80	29.10	346.40	100.20	63.20	45.45	35.50	29.35	25.55
30	22.70	46.80	35.50	29.70	353.10	100.30	63.34	45.63	35.74	29.58	25.87
31	23.40	47.72	36.24	30.35	359.96	100.40	63.50	45.85	36.00	29.95	26.10
32	24.10	48.70	37.00	31.00	367.16	100.50	63.70	46.05	36.25	30.30	26.35
33	24.80	49.76	37.84	31.72	374.63	100.60	63.90	46.25	36.50	30.65	26.60
34	25.60	50.86	38.70	32.50	382.42	100.75	64.05	46.45	36.75	31.00	27.85
35	26.50	52.00	39.60	33.28	390.54	100.90	64.20	46.70	37.00	31.44	28.15
36	27.40	53.20	40.50	34.10	398.87	101.15	64.40	46.85	37.25	32.00	---
37	28.30	54.40	41.50	34.96	407.58	101.45	64.65	47.05	37.55	32.55	---
38	29.30	55.70	42.54	35.88	416.57	101.75	64.95	47.25	37.85	33.20	---
39	30.40	57.06	43.62	36.84	425.85	101.95	65.30	47.45	38.15	33.80	---
40	31.50	58.46	44.74	37.84	435.41	102.14	65.67	48.64	39.46	34.47	---
41	32.60	59.86	45.88	38.88	445.03	102.55	66.10	49.10	40.15	---	---
42	33.90	61.26	47.04	39.94	454.76	102.80	66.50	49.60	40.90	---	---
43	35.20	62.70	48.22	41.04	464.65	103.10	66.85	50.15	41.60	---	---
44	36.50	64.22	49.48	42.20	474.90	103.35	67.30	50.75	42.30	---	---
45	38.00	65.82	50.80	43.46	485.52	103.58	67.70	51.45	43.05	---	---
46	39.60	67.52	52.24	44.82	496.62	104.20	68.40	52.25	---	---	---
47	41.20	69.32	53.78	46.20	508.08	104.70	69.10	53.15	---	---	---
48	43.10	71.18	55.48	47.84	519.80	105.25	69.95	54.15	---	---	---
49	45.00	73.14	57.12	49.50	531.88	105.90	70.80	55.30	---	---	---
50	47.00	75.20	58.94	51.26	544.17	106.45	71.75	56.55	---	---	---
51	49.20	77.30	60.82	53.10	556.53	107.40	72.85	57.85	---	---	---
52	51.50	79.45	62.78	55.05	568.95	108.20	74.00	59.30	---	---	---
53	53.90	81.74	64.88	57.15	581.70	109.20	75.25	60.90	---	---	---
54	56.50	84.16	67.12	59.40	594.68	110.30	76.70	62.65	---	---	---
55	59.40	86.75	69.52	61.84	607.94	111.58	78.26	64.65	---	---	---
56	62.40	89.52	72.10	64.50	621.48	113.05	80.10	66.85	---	---	---
57	65.60	92.40	74.86	67.30	635.08	114.45	82.10	69.25	---	---	---
58	69.00	95.44	77.78	70.35	648.76	116.45	84.30	71.85	---	---	---
59	72.70	98.54	80.83	73.50	662.25	118.30	86.65	74.70	---	---	---
60	76.40	101.68	83.98	76.80	675.45	120.20	89.10	77.60	---	---	---
61	80.30	104.78	87.20	83.55	688.80	129.35	96.00	85.45	---	---	---
62	84.40	108.00	90.50	87.25	700.70	131.60	100.00	88.90	---	---	---
63	88.70	111.40	94.20	91.25	713.40	133.90	103.15	92.65	---	---	---
64	93.40	115.20	98.10	---	726.20	136.80	106.70	96.85	---	---	---
65	98.50	118.90	103.35	---	---	139.90	110.70	101.40	---	---	---

PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J.

largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.

LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREM'S.				
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
\$17.26	\$38.11	\$28.82	\$24.33	\$206.05	\$100.00	\$63.14	\$45.29	\$35.05	\$28.82
17.70	38.84	29.39	24.81	301.54	100.11	63.27	45.43	35.20	28.79
18.15	39.60	29.98	25.32	307.21	100.23	63.40	45.58	35.37	28.96
18.62	40.39	30.58	25.84	313.08	100.35	63.54	45.73	35.54	29.17
19.11	41.21	31.22	26.38	319.14	100.49	63.69	45.90	35.73	29.40
19.63	42.06	31.87	26.95	325.41	100.63	63.84	46.07	35.92	29.63
20.17	42.93	32.55	27.54	331.89	100.78	64.01	46.25	36.13	29.86
20.74	43.84	33.25	28.14	338.58	100.93	64.18	46.45	36.35	30.14
21.34	44.78	33.98	28.78	345.50	101.10	64.37	46.65	36.60	30.43
21.97	45.75	34.74	29.44	352.65	101.27	64.56	46.87	36.85	30.74
22.63	46.76	35.53	30.12	360.03	101.45	64.76	47.11	37.13	31.07
23.32	47.81	36.34	30.84	367.64	101.65	64.98	47.35	37.43	31.43
24.05	48.89	37.19	31.58	375.51	101.84	65.20	47.63	37.76	31.83
24.82	50.02	38.07	32.36	383.63	102.06	65.44	47.92	38.12	32.25
25.63	51.18	38.99	33.17	392.02	102.28	65.71	48.23	38.50	32.71
26.49	52.38	39.94	34.01	400.68	102.52	65.98	48.58	38.92	33.21
27.39	53.64	40.94	34.90	409.62	102.77	66.29	48.95	39.37	33.74
28.35	54.94	41.97	35.83	418.86	103.03	66.63	49.37	39.87	34.31
29.36	56.29	43.06	36.81	428.42	103.33	66.99	49.81	40.42	35.01
30.43	57.70	44.20	37.84	438.29	103.65	67.40	50.32	41.02	35.73
31.57	59.17	45.39	38.92	448.49	104.00	67.84	50.87	41.69	36.50
32.78	60.71	46.65	40.08	459.05	104.40	68.34	51.46	42.41	---
34.07	62.33	47.97	41.29	469.97	104.86	68.90	52.15	43.22	---
35.45	64.02	49.37	42.57	481.26	105.36	69.51	52.88	44.10	---
36.91	65.79	50.84	43.94	492.88	105.92	70.20	53.71	45.07	---
38.46	67.64	52.39	45.38	504.81	106.54	70.96	54.60	46.13	---
40.11	69.57	54.01	46.90	517.02	107.23	71.77	55.58	---	---
41.85	71.56	55.69	48.49	529.47	107.97	72.66	56.64	---	---
43.69	73.63	57.46	50.17	542.16	108.77	73.63	57.79	---	---
45.64	75.77	59.31	51.95	555.07	109.62	74.67	59.03	---	---
47.70	78.00	61.24	53.82	568.19	110.56	75.80	60.39	---	---
49.89	80.31	63.27	55.80	581.53	111.58	77.03	---	---	---
52.20	82.71	65.40	57.89	595.06	112.66	78.36	---	---	---
54.66	85.20	67.64	60.11	608.77	113.85	79.81	---	---	---
57.27	87.80	69.99	62.46	622.65	115.13	81.39	---	---	---
60.03	90.50	72.48	64.95	636.70	116.53	83.11	---	---	---
62.97	93.33	75.10	67.61	650.89	118.05	---	---	---	---
66.10	96.28	77.88	70.44	665.21	119.70	---	---	---	---
69.42	99.38	80.83	73.47	679.68	121.50	---	---	---	---
72.97	102.63	83.96	76.70	694.25	123.47	---	---	---	---
76.74	106.06	87.29	80.16	708.93	125.64	---	---	---	---

STATE MUTUAL OF WORCESTER, MASS.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	Continuous Annual Premiums.	Policy Payable at Death or Age.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREM'S.				
			10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$17.80	75	\$38.50	\$39.70	\$42.70	\$298.90	\$104.85	\$95.35	\$46.25	\$35.25	\$28.35
21	17.70	75	39.25	40.30	43.20	299.30	104.90	95.40	46.30	35.35	28.50
22	18.15	75	40.00	40.90	43.70	304.95	104.95	95.50	46.40	35.45	28.65
23	18.65	75	40.80	41.50	44.20	310.75	105.05	95.60	46.50	35.60	28.75
24	19.15	75	41.60	42.15	44.75	316.75	105.10	95.70	46.60	35.70	28.95
25	19.65	75	42.45	42.80	45.30	322.95	105.20	95.80	46.75	35.85	29.10
26	20.20	75	43.30	43.45	45.90	329.35	105.30	95.90	46.85	36.00	29.30
27	20.75	75	44.20	44.15	46.50	336.00	105.35	96.00	47.00	36.20	29.50
28	21.35	75	45.10	44.90	47.10	342.85	105.45	96.10	47.15	36.35	29.75
29	22.00	75	46.10	45.65	47.75	349.90	105.55	96.25	47.30	36.55	30.00
30	22.65	75	47.10	46.45	48.40	357.20	105.70	96.35	47.45	36.75	30.25
31	23.35	75	48.10	47.25	49.10	364.75	105.80	96.50	47.60	37.00	30.55
32	24.05	75	49.15	48.10	49.85	372.50	105.90	96.65	47.80	37.25	30.90
33	24.85	75	50.25	49.00	50.60	380.55	106.05	96.80	48.00	37.55	31.25
34	25.65	75	51.40	49.90	51.40	388.80	106.15	96.95	48.25	37.85	31.60
35	26.50	75	52.60	50.80	52.20	397.35	106.30	97.15	48.50	38.15	32.05
36	27.40	75	53.80	51.80	53.10	406.20	106.45	97.35	48.80	38.50	32.50
37	28.35	76	55.05	52.85	54.00	415.30	106.60	97.60	49.10	38.95	33.05
38	29.35	76	56.40	53.90	54.95	424.74	106.80	97.85	49.45	39.40	33.60
39	30.45	76	57.75	55.00	55.95	434.50	107.00	98.15	49.85	39.90	34.20
40	31.60	76	59.15	56.20	57.00	444.55	107.20	98.45	50.30	40.45	34.90
41	32.80	76	60.65	57.40	58.10	454.95	107.45	98.85	50.75	41.05	35.65
42	34.10	77	62.20	58.70	59.25	465.70	107.80	99.25	51.30	41.75	36.50
43	35.45	77	63.85	59.10	60.50	476.85	108.15	99.75	51.90	42.50	37.45
44	36.90	77	65.55	60.50	61.80	488.25	108.55	100.30	52.60	43.35	38.45
45	38.45	77	67.35	62.00	63.20	500.00	109.00	100.90	53.35	44.30	39.55
46	40.10	78	69.15	63.60	64.70	512.00	109.50	101.55	54.20	---	---
47	41.85	78	71.05	65.25	66.20	524.25	110.10	102.25	55.10	---	---
48	43.70	78	73.05	67.05	67.75	536.70	110.70	103.05	56.05	---	---
49	45.65	78	75.05	68.95	69.75	549.35	111.35	103.90	57.15	---	---
50	47.70	79	77.20	71.00	71.80	562.25	112.10	104.85	58.35	---	---
51	49.90	79	79.35	73.15	73.95	575.50	112.85	105.85	---	---	---
52	52.20	79	81.65	75.40	75.25	588.55	113.70	106.95	---	---	---
53	54.65	79	83.95	77.75	77.35	601.95	114.65	108.20	---	---	---
54	57.30	80	86.40	80.00	80.60	615.50	115.70	109.55	---	---	---
55	60.05	80	88.95	82.40	83.00	629.20	116.80	111.00	---	---	---
56	63.00	80	91.55	84.90	85.55	643.00	118.05	---	---	---	---
57	66.10	81	94.80	87.60	88.30	656.95	119.40	---	---	---	---
58	69.45	81	97.20	90.40	91.20	671.00	120.95	---	---	---	---
59	73.00	81	100.20	93.40	94.30	686.15	122.50	---	---	---	---
60	76.75	81	103.35	96.60	97.65	699.35	124.35	---	---	---	---

TRAVELERS INSURANCE CO. OF HARTFORD, CONN.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$14.24	\$31.38	\$23.50	\$19.92		\$92.14	\$57.36	\$40.49	\$30.64	\$24.73	\$20.92
21	14.55	31.92	23.92	20.27		92.17	57.40	40.54	30.69	24.81	21.02
22	14.88	32.49	24.35	20.63		92.21	57.44	40.59	30.75	24.89	21.13
23	15.22	33.08	24.80	21.01		92.24	57.49	40.64	30.82	24.98	21.24
24	15.59	33.70	25.26	21.41		92.27	57.54	40.71	30.90	25.09	21.36
25	15.97	34.34	25.74	21.83		92.31	57.59	40.77	30.98	25.19	21.53
26	16.39	35.02	26.25	22.27		92.35	57.65	40.85	31.07	25.32	21.69
27	16.81	35.71	26.80	22.73		92.40	57.71	40.92	31.18	25.44	21.87
28	17.27	36.45	27.35	23.21		92.45	57.77	41.01	31.29	25.59	22.07
29	17.74	37.21	27.93	23.71		92.51	57.85	41.10	31.41	25.76	22.29
30	18.25	38.02	28.54	24.24		92.57	57.93	41.20	31.54	25.94	22.53
31	18.79	38.85	29.18	24.79		92.63	58.01	41.31	31.69	26.15	22.79
32	19.36	39.73	29.85	25.38		92.70	58.10	41.44	31.86	26.37	23.10
33	19.96	40.64	30.55	25.97		92.78	58.21	41.58	32.06	26.62	23.44
34	20.66	41.59	31.28	26.62		92.87	58.33	41.74	32.28	26.90	23.79
35	21.28	42.58	32.04	27.29		92.96	58.45	41.91	32.49	27.21	24.30
36	21.99	43.62	32.84	27.99		93.06	58.59	42.10	32.75	27.57	24.64
37	22.75	44.71	33.68	28.74		93.18	58.75	42.32	33.06	27.95	25.14
38	23.57	45.84	34.56	29.52		93.31	58.93	42.56	33.38	28.38	25.69
39	24.43	47.03	35.48	30.33		93.44	59.12	42.83	33.76	28.86	26.29
40	25.35	48.27	36.45	31.21		93.60	59.35	43.14	34.16	29.39	26.96
41	26.32	49.55	37.46	32.12		93.78	59.60	43.50	34.62	29.99	
42	27.37	50.90	38.53	33.09		93.97	59.88	43.89	35.13	30.65	
43	28.48	52.31	39.65	34.10		94.20	60.20	44.32	35.70	31.38	
44	29.65	53.79	40.83	35.19		94.45	60.56	44.81	36.34	32.19	
45	30.93	55.32	42.08	36.34		94.75	60.98	45.37	37.06	33.09	
46	32.27	56.94	43.38	37.56		95.09	61.45	45.99	37.85		
47	33.71	58.63	44.77	38.85		95.46	61.97	46.69	38.74		
48	35.26	60.39	46.22	40.23		95.88	62.56	47.46	39.74		
49	36.90	62.24	47.76	41.70		96.38	63.22	48.34	40.88		
50	38.66	64.18	49.38	43.25		96.92	63.97	49.31	42.08		
51	40.54	66.19	51.09	44.91		97.53	64.79	50.39			
52	42.54	68.30	52.90	46.68		98.20	65.71	51.58			
53	44.68	70.49	54.80	48.56		98.75	66.73	52.90			
54	46.97	72.79	56.81	50.58		99.80	67.87	54.37			
55	49.42	75.19	58.95	52.87		100.73	69.13	56.00			
56	52.03	77.70	61.23	55.31		101.78	70.54				
57	54.82	80.30	63.63	57.90		102.94	72.10				
58	57.81	85.09	66.19	60.70		104.22	73.82				
59	61.01	85.98	68.92	63.71		105.65	75.74				
60	64.43	89.03	71.84	66.94		107.25	77.86				
61	68.09	92.24	74.95	70.41		109.01					
62	72.02	95.62	78.29	74.14		110.97					
63	76.22	99.20	81.85	78.22		113.14					
64	80.73	102.99	85.69	82.42		115.55					
65	85.56	107.02	89.81	86.95		118.23					

UNION CENTRAL OF CINCINNATI, OHIO.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONT'OUS ANN'L PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
25	\$19.89	\$42.56	\$32.34	\$27.39	\$326.58	\$108.91	\$66.02	\$47.68	\$37.17
26	20.40	43.37	32.97	27.93	332.58	104.03	66.15	47.82	37.34
27	20.93	44.22	33.62	28.50	338.83	104.16	66.29	47.98	37.52
28	21.48	45.10	34.31	29.09	345.31	104.29	66.44	48.15	37.72
29	22.07	46.02	35.02	29.71	352.05	104.43	66.60	48.33	37.92
30	22.70	46.97	35.76	30.36	359.05	104.58	66.77	48.53	38.16
31	23.35	47.98	36.54	31.03	366.33	104.75	66.96	48.74	38.41
32	24.05	49.02	37.35	31.74	373.89	104.92	67.16	48.97	38.69
33	24.78	50.10	38.20	32.48	381.73	105.11	67.36	49.22	38.98
34	25.56	51.22	39.09	33.26	389.88	105.31	67.60	49.49	39.31
35	26.39	52.40	40.01	34.08	398.34	105.53	67.85	49.79	39.68
36	27.25	53.63	40.98	34.93	407.11	105.75	68.12	50.11	40.07
37	28.17	54.91	42.00	35.83	416.21	106.00	68.41	50.47	40.50
38	29.15	56.24	43.06	36.78	425.64	106.28	68.73	50.86	40.98
39	30.19	57.63	44.17	37.78	435.42	106.58	69.09	51.30	41.52
40	31.30	59.09	45.33	38.83	445.55	106.90	69.49	51.78	42.10
41	32.47	60.60	46.56	39.93	456.04	107.26	69.92	52.31	42.75
42	33.72	62.19	47.84	41.10	466.89	107.65	70.40	52.89	43.47
43	35.06	63.84	49.19	42.34	478.11	108.08	70.92	53.54	44.26
44	36.46	65.57	50.61	43.64	489.71	108.55	71.50	54.25	45.12
45	37.97	67.37	52.11	45.03	501.69	109.07	72.14	55.04	46.08
46	39.58	69.26	53.68	46.50	514.04	109.65	72.86	55.91	47.15
47	41.30	71.25	55.35	48.07	526.78	110.30	73.66	56.89	48.32
48	43.13	73.32	57.10	49.73	539.88	111.01	74.54	57.96	49.61
49	45.09	75.49	58.95	51.50	553.33	111.81	75.51	59.15	51.04
50	47.18	77.77	60.91	53.38	567.13	112.68	76.59	60.45	52.60
51	49.40	80.14	62.98	55.38	581.24	113.64	77.77	61.90	-----
52	51.78	82.63	65.16	57.51	595.66	114.70	79.07	63.48	-----
53	54.31	85.22	67.47	59.79	610.36	115.86	80.51	65.22	-----
54	57.02	87.94	69.91	62.22	625.33	117.14	82.09	67.14	-----
55	59.91	90.79	72.50	64.82	640.54	118.54	83.82	69.24	-----
56	63.00	93.78	75.26	67.60	655.99	120.09	85.73	-----	-----
57	66.29	96.91	78.18	70.59	671.64	121.78	87.84	-----	-----
58	69.82	100.21	81.30	73.78	687.48	123.64	90.15	-----	-----
59	73.60	103.68	84.63	77.22	703.49	125.70	92.70	-----	-----
60	77.63	107.35	88.19	80.91	719.65	127.96	95.50	-----	-----
61	81.96	111.23	-----	-----	735.92	130.45	-----	-----	-----
62	86.58	115.32	-----	-----	752.26	133.19	-----	-----	-----
63	91.54	119.66	-----	-----	768.67	136.20	-----	-----	-----
64	96.86	124.28	-----	-----	785.10	139.52	-----	-----	-----
65	102.55	129.18	-----	-----	801.52	143.16	-----	-----	-----

UNION MUTUAL OF PORTLAND, MAINE.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTIN'S ANN'L PREM'S.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.
21	\$18.60	\$40.50	\$30.80	\$25.10	\$66.90	\$48.20
22	19.10	41.20	31.30	25.60	67.00	48.30
23	19.50	41.90	31.80	26.00	67.10	48.40
24	20.00	42.70	32.50	27.60	67.20	48.60
25	20.50	43.50	33.10	28.10	67.40	48.70
26	21.00	44.30	33.80	28.60	67.50	48.90
27	21.50	45.20	34.40	29.20	67.60	49.00
28	22.10	46.10	35.10	29.80	67.80	49.20
29	22.70	47.00	35.80	30.50	68.00	49.40
30	23.30	48.00	36.60	31.10	68.20	49.60
31	24.00	49.10	37.40	31.80	68.30	49.80
32	24.70	50.10	38.30	32.60	68.60	50.10
33	25.50	51.20	39.10	33.30	68.80	50.30
34	26.30	52.40	40.00	34.10	69.00	50.60
35	27.10	53.60	41.00	35.00	69.30	50.90
36	28.00	54.80	42.00	35.80	69.60	51.30
37	29.00	56.20	43.00	36.80	69.90	51.70
38	30.00	57.50	44.10	37.70	70.20	52.10
39	31.10	59.00	45.30	38.80	70.60	52.50
40	32.20	60.40	46.50	39.80	71.00	53.00
41	33.40	62.00	47.70	41.00	71.50	53.60
42	34.70	63.60	49.00	42.20	72.00	54.20
43	36.10	65.30	50.40	43.50	72.50	54.80
44	37.50	67.10	51.90	44.80	73.10	55.60
45	39.10	69.00	53.40	46.20	73.80	56.40
46	40.70	70.90	55.10	47.80	74.60	57.30
47	42.50	72.90	56.80	49.40	75.40	58.30
48	44.40	75.10	58.60	51.10	76.30	59.40
49	46.40	77.30	60.50	52.90	77.30	60.70
50	48.50	79.60	62.50	54.80	78.40	62.00
51	50.80	82.10	64.60		79.70	
52	53.30	84.60	66.90		81.00	
53	55.90	87.30	69.20		82.50	
54	58.70	90.10	71.80		84.10	
55	61.60	93.00	74.40		85.90	
56	64.80	96.10				
57	68.20	99.30				
58	71.80	102.70				
59	75.70	106.30				
60	79.90	110.10				

UNITED STATES LIFE OF NEW YORK.

C. O. N. I. 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance.

LIFE.						ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
Age at Time of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
25	\$19.89	\$42.56	\$32.34	\$27.39	\$328.58	\$103.91	\$66.02	\$47.68	\$37.17	\$30.61	\$26.33
26	20.40	43.37	32.97	27.93	332.58	104.03	66.15	47.82	37.34	30.80	26.57
27	20.96	44.22	33.62	28.50	336.83	104.16	66.29	47.96	37.52	31.02	26.83
28	21.48	45.10	34.31	29.09	345.31	104.29	66.44	48.15	37.72	31.25	27.11
29	22.07	46.02	35.02	29.71	352.06	104.43	66.60	48.33	37.92	31.50	27.42
30	22.70	46.97	35.76	30.36	359.05	104.58	66.77	48.53	38.16	31.76	27.76
31	23.35	47.98	36.54	31.03	366.33	104.75	66.96	48.74	38.41	32.09	28.13
32	24.05	49.02	37.35	31.74	373.89	104.92	67.16	48.97	38.69	32.43	28.54
33	24.78	50.10	38.20	32.48	381.73	105.11	67.36	49.22	38.98	32.79	28.98
34	25.56	51.22	39.09	33.26	389.88	105.31	67.60	49.49	39.31	33.19	29.46
35	26.38	52.40	40.01	34.08	398.34	105.53	67.85	49.79	39.68	33.63	30.00
36	27.25	53.63	40.98	34.93	407.11	105.75	68.12	50.11	40.07	34.11	30.58
37	28.17	54.91	42.00	35.83	416.21	106.00	68.41	50.47	40.50	34.64	31.22
38	29.15	56.24	43.06	36.78	425.64	106.28	68.73	50.86	40.98	35.23	31.93
39	30.19	57.63	44.17	37.78	435.42	106.58	69.09	51.30	41.52	35.88	32.70
40	31.30	59.09	45.33	38.83	445.55	106.90	69.49	51.78	42.10	36.59	33.55
41	32.47	60.60	46.56	39.93	456.04	107.26	69.92	52.31	42.75	37.38	34.48
42	33.72	62.19	47.84	41.10	466.89	107.65	70.40	52.89	43.47	38.24	35.49
43	35.05	63.84	49.19	42.34	478.11	108.08	70.92	53.54	44.26	39.19	36.59
44	36.46	65.57	50.61	43.64	489.71	108.55	71.50	54.35	45.12	40.23	37.79
45	37.97	67.37	52.11	45.03	501.69	109.07	72.14	55.04	46.08	41.37	39.10
46	39.58	69.26	53.68	46.50	514.04	109.65	72.86	55.91	47.15	42.63	40.58
47	41.30	71.25	55.35	48.07	526.78	110.30	73.66	56.89	48.32	44.01	42.14
48	43.13	73.32	57.10	49.73	539.88	111.01	74.54	57.96	49.61	45.52	43.81
49	45.09	75.49	58.95	51.50	553.33	111.81	75.51	59.15	51.04	47.17	45.54
50	47.18	77.77	60.91	53.38	567.13	112.68	76.59	60.45	52.60	48.96	47.41
51	49.40	80.14	62.98	55.38	581.24	113.64	77.77	61.90	54.31	50.89	49.44
52	51.78	82.63	65.16	57.51	595.66	114.70	79.07	63.48	56.19	52.98	51.64
53	54.31	85.22	67.47	59.79	610.36	115.86	80.51	65.22	58.24	55.34	54.01
54	57.02	87.94	69.91	62.23	625.33	117.14	82.09	67.14	60.48	57.71	56.54
55	59.91	90.79	72.50	64.82	640.54	118.54	83.82	69.24	62.92	60.24	59.24
56	63.00	93.78	75.26	67.70	655.99	120.09	85.73	71.54	65.58	63.24	62.04
57	66.29	96.91	78.18	70.59	671.64	121.78	87.84	74.07	68.48	65.84	64.94
58	69.82	100.21	81.30	73.78	687.48	123.64	90.15	76.84	71.63	68.34	67.94
59	73.60	103.68	84.63	77.22	703.49	125.70	92.70	79.87	75.06	71.04	71.04
60	77.63	107.35	88.19	80.91	719.65	127.96	95.50	83.18	78.80	74.04	74.04
61	81.96	111.23	91.99	84.88	735.92	130.45	98.58	86.80	82.84	77.04	77.04
62	86.58	115.32	96.06	89.16	752.26	133.19	101.96	90.75	86.04	80.24	80.24
63	91.54	119.66	100.43	93.76	768.67	136.20	105.66	95.07	90.04	83.64	83.64
64	96.86	124.28	105.12	98.73	785.10	139.52	109.72	99.78	94.84	87.24	87.24

VERMONT LIFE INSURANCE COMPANY OF BURLINGTON, VT.

**Largest Amount of Insurance it will write on a Single Life, \$20,000
Premiums for each \$1,000 Insurance.**

LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$17.32	\$36.10	\$29.62	\$25.04	\$103.40	\$65.50	\$47.10	\$36.60	\$29.95
21	17.85	39.76	30.12	25.44	103.50	65.60	47.18	36.68	30.05
22	18.36	40.46	30.67	25.90	103.60	65.66	47.26	36.78	30.16
23	18.76	41.06	31.14	26.38	103.70	65.78	47.40	36.89	30.30
24	19.30	41.80	31.73	26.87	103.80	65.90	47.54	37.02	30.44
25	19.89	42.56	32.34	27.39	103.91	66.02	47.68	37.17	30.61
26	20.40	43.37	32.97	27.93	104.03	66.15	47.82	37.34	30.80
27	20.93	44.22	33.62	28.50	104.16	66.29	47.98	37.52	31.02
28	21.48	45.10	34.31	29.09	104.29	66.44	48.15	37.72	31.25
29	22.07	46.02	35.02	29.71	104.43	66.60	48.33	37.92	31.50
30	22.70	46.97	35.76	30.36	104.58	66.77	48.53	38.16	31.78
31	23.35	47.98	36.54	31.03	104.75	66.96	48.74	38.41	32.09
32	24.05	49.02	37.35	31.74	104.92	67.16	48.97	38.69	32.43
33	24.78	50.10	38.20	32.48	105.11	67.36	49.22	38.98	32.79
34	25.56	51.22	39.09	33.26	105.31	67.60	49.49	39.31	33.19
35	26.38	52.40	40.01	34.08	105.53	67.85	49.79	39.68	33.63
36	27.25	53.63	40.98	34.93	105.75	68.12	50.11	40.07	34.11
37	28.17	54.91	42.00	35.83	106.00	68.41	50.47	40.50	34.64
38	29.15	56.24	43.06	36.78	106.28	68.73	50.86	40.98	35.23
39	30.19	57.63	44.17	37.78	106.58	69.09	51.30	41.52	35.88
40	31.30	59.09	45.33	38.83	106.90	69.49	51.78	42.10	36.59
41	32.47	60.60	46.56	39.93	107.26	69.92	52.31	42.75	37.38
42	33.72	62.19	47.84	41.10	107.65	70.40	52.89	43.47	38.24
43	35.05	63.84	49.19	42.34	108.06	70.92	53.54	44.26	39.19
44	36.46	65.67	50.61	43.64	108.55	71.50	54.26	45.12	40.23
45	37.97	67.87	52.11	45.03	109.07	72.14	55.04	46.08	41.37
46	39.58	69.26	53.68	46.50	109.65	72.86	55.91	47.15	42.60
47	41.30	71.25	55.35	48.07	110.30	73.66	56.89	48.32	43.92
48	43.13	73.32	57.10	49.73	111.01	74.54	57.96	49.61	45.34
49	45.09	75.49	58.95	51.50	111.81	75.51	59.15	51.04	46.86
50	47.18	77.77	60.91	53.38	112.68	76.59	60.45	52.60	48.48
51	49.40	80.14	62.98	55.38	113.61	77.77	61.90	54.32	50.20
52	51.78	82.68	65.16	57.51	114.70	79.07	63.48	56.15	52.02
53	54.31	85.22	67.47	59.79	115.86	80.51	65.22	58.15	53.94
54	57.02	87.94	69.91	62.22	117.14	82.09	67.14	60.30	56.06
55	59.91	90.79	72.50	64.82	118.54	83.82	69.24	62.60	58.38
56	63.00	93.78	75.26	67.60	120.09	85.73	71.59	65.05	60.90
57	66.29	96.91	78.18	70.59	121.78	87.84	74.15	67.65	63.52
58	69.82	100.21	81.30	73.78	123.64	90.15	76.90	70.40	66.24
59	73.60	103.68	84.63	77.22	125.70	92.70	79.80	73.30	69.16
60	77.63	107.35	88.19	80.91	127.96	95.60	82.85	76.45	72.38

WASHINGTON OF NEW YORK.

grest Amount of Insurance it will write on a Single Life, \$30,000
Premiums for each \$1,000 Insurance.

LIFE.						ENDOWMENT, ANNUAL CONTINUOUS PREMIUMS.					
Continuous An- nual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20.50	75.30	43.50	33.19	28.10	356.46	103.91	86.02	47.68	37.17	30.61	26.33
21.00	76.80	44.30	33.80	28.60	363.64	104.03	86.15	47.82	37.34	30.80	26.57
21.50	78.20	45.20	34.49	29.20	370.50	104.16	86.29	47.98	37.52	31.02	26.83
22.10	79.70	46.10	35.10	29.80	377.98	104.29	86.44	48.15	37.72	31.25	27.11
22.70	81.30	47.00	35.90	30.50	385.78	104.43	86.60	48.33	37.92	31.50	27.42
23.30	83.00	48.00	36.60	31.10	393.91	104.58	86.77	48.53	38.16	31.78	27.76
24.00	84.70	49.10	37.40	31.80	402.39	104.75	86.96	48.74	38.41	32.09	28.13
24.70	86.50	50.10	38.30	32.60	411.23	104.92	87.16	48.97	38.69	32.43	28.54
25.50	87.40	51.20	39.10	33.30	420.44	105.11	87.36	49.22	38.98	32.79	28.98
26.30	90.30	52.40	40.00	34.10	430.03	105.31	87.60	49.49	39.31	33.19	29.46
27.10	92.30	53.60	41.00	35.00	440.02	105.53	87.85	49.79	39.68	33.63	30.00
28.00	94.40	54.80	42.00	35.80	450.44	105.75	88.12	50.11	40.07	34.11	30.58
29.00	96.60	56.20	43.00	36.80	461.27	106.00	88.41	50.47	40.50	34.64	31.22
30.00	98.90	57.50	44.10	37.70	472.64	106.28	88.73	50.86	40.98	35.23	31.93
31.10	101.30	59.00	45.30	38.80	484.24	106.58	89.09	51.30	41.52	35.88	32.70
32.20	103.70	60.40	46.50	39.80	496.41	106.90	89.49	51.78	42.10	36.59	33.55
33.40	106.20	62.00	47.79	41.00	509.05	107.26	89.92	52.31	42.75	37.38	34.48
34.70	108.80	63.60	49.00	42.20	522.17	107.65	90.40	52.89	43.47	38.24	35.49
36.10	111.60	65.30	50.40	43.50	535.78	108.08	90.92	53.54	44.26	39.19	36.59
37.50	114.40	67.10	51.90	44.80	549.90	108.55	91.50	54.25	45.12	40.23	37.79
39.10	117.40	69.00	53.40	46.20	564.51	109.07	92.14	55.04	46.08	41.37	39.10
40.70	120.50	70.90	55.10	47.80	579.64	109.65	92.86	55.91	47.15	42.63	40.53
42.50	123.70	72.90	56.80	49.40	595.27	110.30	93.66	56.89	48.32	44.01	42.08
44.40	127.00	75.10	58.60	51.10	611.39	111.01	94.54	57.96	49.61	45.52	43.77
46.40	130.40	77.30	60.50	52.90	628.00	111.81	95.51	59.15	51.04	47.17	45.59
48.50	134.00	79.60	62.50	54.80	645.05	112.68	96.59	60.45	52.60	48.96	47.56
50.80	137.60	82.10	64.60	56.90	662.64	113.64	97.77	61.90	54.31	50.92	-----
53.30	141.40	84.60	66.90	59.10	680.43	114.70	99.07	63.48	56.19	53.04	-----
55.90	145.40	87.30	69.20	61.40	698.72	115.86	100.51	65.22	58.24	55.34	-----
58.70	149.40	90.10	71.80	63.90	717.88	117.14	102.09	67.14	60.48	57.84	-----
61.80	153.60	93.00	74.40	66.60	736.38	118.54	103.82	69.24	62.92	60.55	-----
64.90	157.90	96.10	77.30	69.50	755.70	120.09	105.73	71.54	65.58	-----	-----
68.20	162.40	99.30	80.30	72.60	775.29	121.78	107.84	74.07	68.48	-----	-----
71.80	167.00	102.70	83.50	75.80	795.14	123.64	109.15	76.84	71.63	-----	-----
75.70	171.80	106.30	86.90	79.40	815.22	125.70	110.70	79.87	75.06	-----	-----
79.90	176.70	110.10	90.60	83.20	827.35	127.96	112.50	83.18	78.80	-----	-----
84.30	181.80	114.10	94.50	87.80	834.83	130.45	114.58	86.80	-----	-----	-----
89.10	187.00	118.30	98.70	91.70	841.66	133.19	116.96	90.75	-----	-----	-----
94.20	192.50	122.70	103.20	96.40	847.81	136.20	119.66	95.07	-----	-----	-----
99.60	198.10	127.50	108.00	101.50	853.87	139.52	122.79	99.78	-----	-----	-----
105.50	204.00	132.50	113.20	107.10	859.81	143.16	126.16	104.91	-----	-----	-----

VERMONT LIFE INSURANCE COMPANY OF BURLINGTON, VT.

Largest Amount of Insurance it will write on a Single Life, \$20,000
Premiums for each \$1,000 Insurance.

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17 32	\$39 10	\$29 62	\$25 04	\$103 40	\$65 50	\$47 10	\$36 60	\$29 95	\$25 44
21	17 85	39 70	30 12	25 44	103 50	65 60	47 18	36 68	30 05	25 54
22	18 36	40 40	30 67	25 90	103 60	65 66	47 26	36 78	30 16	25 65
23	18 75	41 06	31 14	26 38	103 70	65 78	47 40	36 89	30 30	25 76
24	19 30	41 80	31 73	26 87	103 80	65 90	47 54	37 02	30 44	25 87
25	19 89	42 56	32 34	27 39	103 91	66 02	47 68	37 17	30 61	25 98
26	20 40	43 37	32 97	27 93	104 03	66 15	47 82	37 34	30 80	26 09
27	20 93	44 22	33 62	28 50	104 16	66 29	47 98	37 52	31 02	26 20
28	21 48	45 10	34 31	29 09	104 29	66 44	48 15	37 72	31 25	26 31
29	22 07	46 02	35 02	29 71	104 43	66 60	48 33	37 92	31 50	26 42
30	22 70	46 97	35 76	30 36	104 58	66 77	48 53	38 16	31 78	26 53
31	23 35	47 98	36 54	31 03	104 75	66 96	48 74	38 41	32 09	26 64
32	24 05	49 02	37 35	31 74	104 92	67 16	48 97	38 69	32 43	26 75
33	24 78	50 10	38 20	32 48	105 11	67 36	49 22	38 98	32 79	26 86
34	25 56	51 22	39 09	33 26	105 31	67 60	49 49	39 31	33 19	26 97
35	26 38	52 40	40 01	34 08	105 53	67 85	49 79	39 68	33 63	27 08
36	27 25	53 63	40 98	34 93	105 75	68 12	50 11	40 07	34 11	27 19
37	28 17	54 91	42 00	35 83	106 00	68 41	50 47	40 50	34 64	27 30
38	29 15	56 24	43 06	36 78	106 28	68 73	50 86	40 98	35 23	27 41
39	30 19	57 63	44 17	37 78	106 58	69 09	51 30	41 52	35 88	27 52
40	31 30	59 09	45 33	38 83	106 90	69 49	51 78	42 10	36 59	27 63
41	32 47	60 60	46 56	39 93	107 26	69 92	52 31	42 75	37 38	27 74
42	33 72	62 19	47 84	41 10	107 65	70 40	52 89	43 47	38 24	27 85
43	35 05	63 84	49 19	42 34	108 08	70 92	53 54	44 26	39 19	27 96
44	36 46	65 67	50 61	43 64	108 55	71 50	54 25	45 12	40 23	28 07
45	37 97	67 87	52 11	45 03	109 07	72 14	55 04	46 08	41 37	28 18
46	39 58	69 26	53 68	46 50	109 65	72 86	55 91	47 15	42 59	28 29
47	41 30	71 25	55 35	48 07	110 30	73 66	56 89	48 32	43 88	28 40
48	43 13	73 32	57 10	49 73	111 01	74 54	57 96	49 61	45 24	28 51
49	45 09	75 49	58 95	51 50	111 81	75 51	59 15	51 04	46 77	28 62
50	47 18	77 77	60 91	53 38	112 68	76 59	60 45	52 60	48 38	28 73
51	49 40	80 14	62 98	55 38	113 61	77 77	61 90	54 28	50 07	28 84
52	51 78	82 63	65 16	57 51	114 70	79 07	63 48	56 20	51 94	28 95
53	54 31	85 22	67 47	59 79	115 86	80 51	65 22	58 36	53 98	29 06
54	57 02	87 94	69 91	62 22	117 14	82 09	67 14	60 69	56 19	29 17
55	59 91	90 79	72 50	64 82	118 54	83 82	69 24	63 28	58 91	29 28
56	63 00	93 78	75 26	67 60	120 09	85 73	71 59	66 04	61 81	29 39
57	66 29	96 91	78 18	70 59	121 78	87 84	74 28	69 04	64 91	29 50
58	69 82	100 21	81 30	73 78	123 64	90 15	77 14	72 28	68 24	29 61
59	73 60	103 68	84 63	77 22	125 70	92 70	80 00	75 60	71 84	29 72
60	77 63	107 35	88 19	80 91	127 96	95 50	83 00	79 20	75 60	29 83

WASHINGTON OF NEW YORK.

largest Amount of Insurance it will write on a Single Life, \$30,000
Premiums for each \$1,000 Insurance.

LIFE.						ENDOWMENT, ANNUAL CONTINUOUS PREMIUMS.					
Continuous An- nual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
\$20.50	\$75.30	\$43.50	\$33.19	\$28.10	\$356.46	\$103.91	\$66.02	\$47.68	\$37.17	\$30.61	\$26.33
21.00	76.80	44.30	33.80	28.60	363.84	104.03	66.15	47.82	37.34	30.80	26.57
21.50	78.20	45.20	34.49	29.20	370.60	104.16	66.29	47.96	37.52	31.02	26.83
22.10	79.70	46.10	35.10	29.80	377.98	104.29	66.44	48.15	37.72	31.25	27.11
22.70	81.30	47.00	35.90	30.50	385.78	104.43	66.60	48.33	37.92	31.50	27.42
23.30	83.00	48.00	36.60	31.10	393.91	104.58	66.77	48.53	38.16	31.78	27.76
24.00	84.70	49.10	37.40	31.80	402.39	104.75	66.96	48.74	38.41	32.09	28.13
24.70	86.50	50.10	38.30	32.60	411.23	104.92	67.16	48.97	38.69	32.43	28.54
25.50	87.40	51.20	39.10	33.30	420.44	105.11	67.36	49.22	38.98	32.79	28.98
26.30	90.30	52.40	40.00	34.10	430.03	105.31	67.60	49.49	39.31	33.19	29.46
27.10	92.30	53.60	41.00	35.00	440.02	105.53	67.85	49.79	39.68	33.63	30.00
28.00	94.40	54.80	42.00	35.80	450.44	105.75	68.12	50.11	40.07	34.11	30.58
29.00	96.60	56.20	43.00	36.80	461.27	106.00	68.41	50.47	40.50	34.64	31.22
30.00	98.90	57.50	44.10	37.70	472.54	106.28	68.73	50.86	40.98	35.23	31.93
31.10	101.30	59.00	45.30	38.80	484.24	106.58	69.09	51.30	41.52	35.88	32.70
32.20	103.70	60.40	46.50	39.80	496.41	106.90	69.49	51.78	42.10	36.59	33.55
33.40	106.20	62.00	47.70	41.00	509.05	107.26	69.92	52.31	42.75	37.38	34.48
34.70	108.80	63.60	49.00	42.20	522.17	107.65	70.40	52.89	43.47	38.24	35.49
36.10	111.60	65.30	50.40	43.50	535.78	108.08	70.92	53.54	44.26	39.19	36.59
37.50	114.40	67.10	51.90	44.80	549.90	108.55	71.50	54.25	45.12	40.23	37.79
39.10	117.40	69.00	53.40	46.20	564.51	109.07	72.14	55.04	46.08	41.37	39.10
40.70	120.50	70.90	55.10	47.80	579.64	109.65	72.83	55.91	47.15	42.63	40.53
42.50	123.70	72.90	56.80	49.40	595.27	110.30	73.66	56.89	48.32	44.01	42.08
44.40	127.00	75.10	58.60	51.10	611.39	111.01	74.54	57.96	49.61	45.52	43.77
46.40	130.40	77.30	60.50	52.90	628.00	111.81	75.51	59.15	51.04	47.17	45.59
48.50	134.00	79.60	62.50	54.80	645.05	112.68	76.59	60.45	52.60	48.96	47.56
50.80	137.60	82.10	64.60	56.90	662.64	113.64	77.77	61.90	54.31	50.92	-----
53.30	141.40	84.60	66.90	59.10	680.43	114.70	79.07	63.48	56.19	53.04	-----
55.90	145.40	87.30	69.20	61.40	698.72	115.86	80.51	65.22	58.24	55.34	-----
58.70	149.40	90.10	71.80	63.90	717.88	117.14	82.09	67.14	60.48	57.84	-----
61.80	153.60	93.00	74.40	66.60	736.38	118.54	83.82	69.24	62.92	60.55	-----
64.30	157.90	96.10	77.30	69.50	755.70	120.09	85.73	71.54	65.58	-----	-----
68.20	162.40	99.30	80.30	72.60	775.20	121.78	87.84	74.07	68.48	-----	-----
71.80	167.00	102.70	83.50	75.80	795.14	123.64	90.15	76.84	71.63	-----	-----
75.70	171.80	106.30	86.90	79.40	815.22	125.70	92.70	79.87	75.06	-----	-----
79.90	176.70	110.10	90.60	83.20	827.35	127.96	95.50	83.18	78.80	-----	-----
84.30	181.80	114.10	94.50	87.30	834.83	130.45	98.58	86.80	-----	-----	-----
89.10	187.00	118.30	98.70	91.70	841.96	133.19	101.96	90.75	-----	-----	-----
94.20	192.50	122.70	103.20	96.40	847.31	136.20	105.06	95.07	-----	-----	-----
99.40	198.10	127.50	108.00	101.50	853.87	139.52	109.72	99.78	-----	-----	-----
105.50	204.00	132.50	113.20	107.10	859.81	143.16	114.16	104.91	-----	-----	-----

FREE TONTINE TABLES.

Based on Results of Tontine Policies Maturing in 1892.

Ordinary Life Policies of \$1,000 each.

TEN-YEAR TONTINE PERIOD.

Age.	Annual Premiums.	Total Premiums during Tontine Period.	Cash Value of Policy at end of Period.	Equivalent Value in Paid-up Policy.	Reserve on Policy at end of Period.	Surplus Payable Cash, If desired.
21	\$ 18 60	\$186 00	\$112 00	\$370 00	\$ 67 70	\$ 44 30
22	19 10	191 00	116 00	380 00	70 76	46 30
23	19 50	195 00	120 00	390 00	73 96	48 30
24	20 00	200 00	125 00	396 00	77 31	49 30
25	20 50	205 00	130 00	400 00	80 82	50 30
26	21 00	210 00	135 00	400 00	84 50	51 30
27	21 50	215 00	140 00	410 00	88 35	52 30
28	22 10	221 00	145 00	410 00	92 39	53 30
29	22 30	227 00	151 00	420 00	96 60	54 30
30	23 30	233 00	157 00	430 00	101 01	55 30
31	24 00	240 00	163 00	430 00	105 62	57 30
32	24 70	247 00	169 00	440 00	110 44	58 30
33	25 50	255 00	176 00	450 00	115 48	60 30
34	26 30	263 00	183 00	450 00	120 76	62 30
35	27 10	271 00	191 00	460 00	126 26	64 30
36	28 00	280 00	199 00	470 00	131 99	67 30
37	29 00	290 00	207 00	480 00	137 95	69 30
38	30 00	300 00	216 00	490 00	144 15	71 30
39	31 10	311 00	225 00	490 00	150 57	74 30
40	32 20	322 00	234 00	500 00	157 19	76 30
41	33 40	334 00	244 00	510 00	164 01	78 30
42	34 70	347 00	254 00	520 00	170 99	80 30
43	36 10	361 00	265 00	530 00	178 13	82 30
44	37 50	375 00	276 00	540 00	185 42	84 30
45	39 10	391 00	287 00	550 00	192 85	86 30
46	40 70	407 00	299 00	560 00	200 39	88 30
47	42 50	425 00	312 00	570 00	208 05	100 30
48	44 40	444 00	325 00	580 00	215 81	102 30
49	46 40	464 00	338 00	590 00	223 68	114 30
50	48 50	485 00	353 00	600 00	231 64	121 30
51	50 80	508 00	368 00	610 00	239 71	128 30
52	53 30	533 00	383 00	620 00	247 85	135 30
53	55 90	559 00	400 00	640 00	256 06	143 30
54	58 70	587 00	417 00	650 00	264 32	152 30
55	61 60	616 00	435 00	660 00	272 64	162 30
56	64 80	648 00	455 00	680 00	280 95	174 30
57	68 20	682 00	475 00	700 00	289 26	185 30
58	71 80	718 00	497 00	720 00	297 53	199 30
59	75 70	757 00	520 00	740 00	305 70	214 30
60	79 90	799 00	545 00	760 00	313 77	231 30
61	84 30	843 00	571 00	780 00	321 69	249 30
62	89 10	891 00	600 00	800 00	329 47	270 30
63	94 20	942 00	632 00	830 00	337 16	294 30
64	99 60	996 00	667 00	870 00	344 88	322 30
65	105 50	1055 00	705 00	910 00	352 78	352 30
66	111 80	1118 00	749 00	950 00	361 08	387 30
67	118 50	1185 00	797 00	1000 00	369 82	427 30
68	125 70	1257 00	853 00	1050 00	379 27	473 30
69	133 40	1334 00	915 00	1110 00	389 50	525 30
70	141 70	1417 00	988 00	1180 00	400 63	587 30

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892

Ordinary Life Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

	Annual Premiums.	Total Premiums during Tontine Period.	Cash Value of Policy at end of Period.	Equivalent Value in Paid-up Policy.	Reserve on Policy at end of Period.	Surplus Payable in Cash if desired.
1	\$18.60	\$272	\$392	\$1,040	\$168.17	\$225.83
2	19.10	352	405	1,050	173.38	231.62
3	19.50	390	419	1,060	180.90	238.10
4	20.60	400	434	1,070	188.73	245.27
5	20.50	410	449	1,080	196.87	252.13
6	21.00	420	466	1,100	205.34	260.66
7	21.50	430	483	1,110	214.12	268.88
8	22.10	442	501	1,130	223.22	277.78
9	22.70	454	519	1,140	232.63	286.37
10	23.30	466	539	1,150	242.33	296.67
11	24.00	480	559	1,170	252.31	306.69
12	24.70	494	581	1,190	262.55	318.45
13	25.50	510	603	1,200	273.04	329.96
14	26.30	526	627	1,220	283.78	343.22
15	27.10	542	651	1,240	294.75	356.25
16	28.00	560	677	1,260	305.93	371.07
17	29.00	580	706	1,280	317.30	388.70
18	30.00	600	734	1,300	328.85	406.15
19	31.10	622	766	1,330	340.57	425.43
20	32.20	644	798	1,350	352.43	445.57
21	33.40	668	833	1,380	364.40	468.60
22	34.70	694	870	1,410	376.46	493.54
23	36.10	722	909	1,440	388.57	520.43
24	37.60	750	951	1,480	400.73	550.27
25	39.10	782	997	1,520	412.91	584.09
26	40.70	814	1,047	1,570	425.04	621.96
27	42.50	850	1,100	1,610	437.13	662.87
28	44.40	888	1,158	1,670	449.13	708.87
29	46.40	928	1,220	1,730	461.00	759.00
30	48.50	970	1,291	1,800	472.73	813.27
31	50.80	1,016	1,369	1,870	484.29	884.71
32	53.30	1,066	1,456	1,960	495.66	960.34
33	55.90	1,118	1,554	2,060	506.89	1,047.11
34	58.70	1,174	1,666	2,170	518.04	1,147.96
35	61.60	1,232	1,793	2,310	529.23	1,263.77
36	64.80	1,296	1,938	2,460	540.55	1,397.45
37	68.30	1,364	2,107	2,640	552.11	1,554.99
38	71.80	1,436	2,305	2,850	563.96	1,741.04
39	75.70	1,514	2,541	3,090	576.13	1,964.79
40	79.90	1,598	2,821	3,390	588.70	2,232.30

In all cases where the amount of Paid-up Policy shall exceed the amount insured, a new medical examination will be required.

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

Ten-Payment Life Policies of \$1,000 each.

TEN-YEAR TONTINE PERIOD.

Age.	Annual Premiums.	Total Premiums during Tontine Period.	Cash Value of Policy at end of Period.	Equivalent Value in Paid-up Policy.	Reserve on Policy at end of Period.	Surpl Payabl Cash, desir
21	\$ 40 50	\$405 00	\$377 00	\$1250 00	\$302 50	\$ 74 1
22	41 20	412 00	385 00	1250 00	308 71	76 1
23	41 90	419 00	393 00	1250 00	315 17	77 8
24	42 70	427 00	402 00	1250 00	321 86	80 1
25	43 50	435 00	411 00	1250 00	328 81	82 1
26	44 30	443 00	420 00	1250 00	336 02	83 9
27	45 20	452 00	429 00	1250 00	343 50	85 5
28	46 10	461 00	438 00	1250 00	351 25	86 1
29	47 00	470 00	448 00	1250 00	359 27	88 1
30	48 00	480 00	458 00	1250 00	367 58	90 4
31	49 10	491 00	469 00	1250 00	376 17	92 8
32	50 10	501 00	480 00	1250 00	385 06	94 9
33	51 20	512 00	492 00	1250 00	394 25	97 1
34	52 40	524 00	503 00	1250 00	403 75	99 1
35	53 60	536 00	516 00	1250 00	413 54	102 1
36	54 80	548 00	528 00	1250 00	423 66	104 1
37	56 20	562 00	542 00	1250 00	434 06	107 1
38	57 50	575 00	555 00	1250 00	444 76	110 1
39	59 00	590 00	569 00	1250 00	455 74	113 1
40	60 40	604 00	584 00	1250 00	466 99	117 1
41	62 00	620 00	599 00	1250 00	478 48	120 1
42	63 60	636 00	615 00	1250 00	490 21	124 1
43	65 30	653 00	631 00	1260 00	502 15	128 1
44	67 10	671 00	647 00	1260 00	514 31	132 1
45	69 00	690 00	664 00	1260 00	526 65	136 1
46	70 90	709 00	681 00	1260 00	539 15	141 1
47	72 90	729 00	699 00	1270 00	551 81	147 1
48	75 10	751 00	718 00	1270 00	564 59	153 1
49	77 30	773 00	737 00	1280 00	577 48	159 1
50	79 60	796 00	757 00	1280 00	590 46	166 1
51	82 10	821 00	777 00	1290 00	603 49	173 1
52	84 60	846 00	798 00	1290 00	616 56	181 1
53	87 30	873 00	819 00	1290 00	629 63	189 1
54	90 10	901 00	841 00	1300 00	642 69	198 1
55	93 00	930 00	864 00	1300 00	655 70	208 1
56	96 10	961 00	888 00	1310 00	668 68	219 1
57	99 30	993 00	913 00	1330 00	681 45	231 1
58	102 70	1027 00	939 00	1350 00	694 14	244 1
59	106 30	1063 00	966 00	1370 00	706 65	259 1
60	110 10	1101 00	994 00	1380 00	718 96	275 1
61	114 10	1141 00	1025 00	1400 00	731 05	293 1
62	118 30	1183 00	1057 00	1420 00	742 89	314 1
63	122 70	1227 00	1092 00	1450 00	754 51	337 1
64	127 50	1275 00	1129 00	1470 00	765 92	363 1
65	132 50	1325 00	1170 00	1510 00	777 16	392 1
66	137 90	1379 00	1214 00	1540 00	788 27	425 1
67	143 70	1437 00	1263 00	1580 00	799 26	463 1
68	149 80	1498 00	1318 00	1620 00	810 14	507 1
69	156 30	1563 00	1379 00	1680 00	820 91	558 1
70	163 20	1632 00	1449 00	1740 00	831 55	617 1

EQUITABLE LIFE OF NEW YORK.

FREE TONTINE TABLES.

Based on The Results of Tontine Policies Maturing in 1892.

Fifteen Payment Life Policies of \$1,000 each.

1905 FORTY-FIVE YEAR TONTINE PERIOD.

e.	Annual Premiums.	Total Premiums during Tontine Period.	Cash Value of Policy at end of Period.	Equivalent Value in Paid-up Policy.	Reserve on Policy at end of Period.	Surplus Payable in Cash if desired.
	\$30.80	\$462.00	\$495	\$1,470	\$386.02	\$158.98
	31.30	469.50	506	1,470	343.50	162.50
	31.90	478.50	517	1,470	351.24	165.76
	32.50	487.50	529	1,470	359.27	169.78
	33.10	496.50	541	1,470	367.58	173.42
	33.80	507.00	554	1,470	376.17	177.88
	34.40	516.00	567	1,470	385.06	181.94
	35.10	526.50	580	1,470	394.25	185.75
	35.90	538.50	594	1,470	403.75	190.25
	36.60	549.00	608	1,470	413.55	194.45
	37.40	561.00	623	1,470	423.66	199.34
	38.30	574.50	639	1,470	434.06	204.94
	39.10	586.50	654	1,470	444.76	209.24
	40.00	600.00	671	1,470	455.74	215.26
	41.00	615.00	688	1,470	466.99	221.01
	42.00	630.00	707	1,480	478.48	228.52
	43.00	645.00	725	1,480	490.21	234.79
	44.10	661.50	745	1,480	502.15	242.85
	45.30	679.50	764	1,490	514.31	249.69
	46.50	697.50	784	1,490	526.65	257.35
	47.70	715.50	807	1,500	539.15	267.85
	49.00	735.00	828	1,500	551.81	276.19
	50.40	756.00	851	1,510	564.59	286.41
	51.90	778.50	875	1,520	577.48	297.52
	53.40	801.00	900	1,530	590.46	309.54
	55.10	826.50	926	1,540	603.49	322.51
	56.80	852.00	953	1,540	616.56	336.44
	58.60	879.00	982	1,560	629.63	352.37
	60.50	907.50	1,011	1,570	642.69	368.31
	62.50	937.50	1,043	1,590	655.70	387.30
	64.60	969.00	1,076	1,610	668.68	407.37
	66.90	1,003.50	1,111	1,630	681.45	429.55
	69.20	1,038.00	1,149	1,660	694.14	454.86
	71.80	1,077.00	1,189	1,680	706.65	482.35
	74.40	1,116.00	1,232	1,710	718.96	513.04
	77.30	1,159.50	1,280	1,750	731.05	548.95
	80.30	1,204.50	1,330	1,790	742.89	587.11
	83.50	1,252.50	1,387	1,840	754.51	632.49
	86.90	1,303.50	1,449	1,890	765.92	683.08
	90.60	1,359.00	1,520	1,960	777.16	742.84
	94.50	1,417.50	1,599	2,030	788.27	810.73
	98.70	1,480.00	1,688	2,110	799.26	888.74
	103.20	1,548.00	1,791	2,210	810.14	980.86
	108.00	1,620.00	1,910	2,330	820.91	1,089.09
	113.20	1,698.00	2,052	2,470	831.55	1,220.45

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

Twenty Payment Life Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

Age.	Annual Premiums.	Total Premiums during Tontine Period.	Cash Value of Policy at end of Period.	Equivalent Value in Paid-up Policy.	Reserve on Policy at end of Period.	Surplus Payable Cash desired
21	\$26.10	\$522	\$694	\$1,840	\$376.17	\$317.17
22	26.60	532	710	1,840	385.06	324.17
23	27.00	540	727	1,840	394.25	332.17
24	27.60	552	745	1,840	403.75	341.17
25	28.10	562	763	1,840	413.55	349.17
26	28.60	572	781	1,840	423.66	357.17
27	29.20	584	801	1,840	434.06	366.17
28	29.80	596	820	1,840	444.76	375.17
29	30.50	610	840	1,840	455.74	384.17
30	31.10	623	862	1,850	466.99	393.17
31	31.80	636	885	1,850	478.48	402.17
32	32.60	652	909	1,860	490.21	411.17
33	33.30	666	934	1,860	502.15	420.17
34	34.10	682	959	1,870	514.31	429.17
35	35.00	700	986	1,870	526.65	438.17
36	35.80	716	1,014	1,880	539.15	447.17
37	36.80	736	1,042	1,900	551.81	456.17
38	37.70	754	1,073	1,900	564.59	465.17
39	38.80	776	1,106	1,920	577.48	474.17
40	39.80	796	1,140	1,930	590.46	483.17
41	41.00	820	1,176	1,950	603.49	492.17
42	42.20	844	1,214	1,970	616.56	501.17
43	43.50	870	1,254	1,990	629.63	510.17
44	44.80	896	1,297	2,020	642.69	519.17
45	46.20	924	1,343	2,050	655.70	528.17
46	47.80	956	1,393	2,080	668.68	537.17
47	49.40	988	1,447	2,120	681.45	546.17
48	51.10	1,022	1,505	2,170	694.14	555.17
49	52.90	1,058	1,568	2,220	706.65	564.17
50	54.80	1,096	1,638	2,280	718.96	573.17
51	56.90	1,138	1,716	2,350	731.05	582.17
52	59.10	1,182	1,802	2,430	742.89	591.17
53	61.40	1,228	1,900	2,520	754.51	600.17
54	63.90	1,278	2,010	2,620	765.92	609.17
55	66.60	1,332	2,136	2,750	777.16	618.17
56	69.50	1,390	2,279	2,890	788.27	627.17
57	72.60	1,452	2,446	3,060	799.26	636.17
58	75.80	1,516	2,641	3,260	810.14	645.17
59	79.40	1,588	2,871	3,500	820.91	654.17
60	83.20	1,664	3,146	3,780	831.55	663.17

FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

Twenty Year Endowment Policies of \$1,000 each.

TWENTY-YEAR TONTINE PERIOD.

Age.	Annual Premiums.	Total Premiums during Tontine Period.	Cash Fund at Maturity of Endowment.	Equivalent Paid-up Policy for Life.	Fund will Purchase Life Annuity of
21	\$48.20	\$964	\$1,596	\$4,240	\$108
22	48.30	966	1,599	4,160	110
23	48.40	968	1,603	4,070	112
24	48.60	972	1,607	3,980	114
25	48.70	974	1,610	3,890	116
26	48.90	978	1,613	3,800	118
27	49.00	980	1,617	3,730	121
28	49.30	984	1,622	3,640	124
29	49.40	988	1,626	3,570	126
30	49.60	992	1,632	3,490	130
31	49.80	996	1,637	3,420	133
32	50.10	1,002	1,644	3,360	136
33	50.30	1,006	1,651	3,290	140
34	50.60	1,012	1,658	3,230	144
35	50.90	1,018	1,667	3,160	148
36	51.30	1,026	1,676	3,110	153
37	51.70	1,034	1,687	3,060	158
38	52.10	1,042	1,699	3,010	164
39	52.50	1,050	1,713	2,970	170
40	53.00	1,060	1,727	2,930	177
41	53.60	1,072	1,744	2,890	184
42	54.20	1,084	1,763	2,860	192
43	54.80	1,096	1,783	2,830	201
44	55.60	1,112	1,807	2,810	209
45	56.40	1,128	1,834	2,800	220
46	57.30	1,146	1,864	2,790	232
47	58.30	1,166	1,899	2,790	244
48	59.40	1,188	1,938	2,790	256
49	60.70	1,214	1,983	2,800	271
50	62.00	1,240	2,034	2,830	286
51	63.50	1,270	2,094	2,860	303
52	65.20	1,304	2,163	2,910	322
53	67.00	1,340	2,242	2,970	344
54	68.90	1,378	2,335	3,050	368
55	71.10	1,422	2,444	3,150	396
56	73.50	1,470	2,570	3,260	428
57	76.10	1,522	2,720	3,400	465
58	78.90	1,578	2,898	3,580	509
59	82.10	1,642	3,112	3,790	560
60	85.50	1,710	3,372	3,050	620

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

LIFE—ORDINARY, 20-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium.	Total Premiums Paid.	Reserve or Guar. Surrender Value at end of Ton. Period	Surplus on Basis of 1890.	Total Cash Value.	Equivalent Paid-up Policy.
25	\$20.50	\$410	\$196.87	\$268.30	\$465.17	\$1,190
26	21.00	420	205.34	275.00	480.34	1,130
27	21.50	430	214.12	281.90	496.02	1,140
28	22.10	442	223.22	289.00	512.22	1,150
29	22.70	454	232.63	296.40	529.03	1,160
30	23.30	466	242.33	304.10	546.43	1,170
31	24.00	480	252.31	312.20	564.51	1,180
32	24.70	494	262.55	320.80	583.35	1,190
33	25.50	510	273.04	329.90	602.94	1,200
34	26.30	526	283.79	339.50	623.29	1,210
35	27.10	542	294.75	349.60	644.35	1,220
36	28.00	560	305.93	360.30	666.23	1,230
37	29.00	580	317.30	371.80	689.10	1,240
38	30.00	600	328.85	384.40	713.25	1,250
39	31.10	622	340.57	398.60	739.17	1,260
40	32.20	644	352.43	414.90	767.33	1,270
41	33.40	668	364.40	433.70	798.10	1,280
42	34.70	694	376.46	455.30	831.76	1,290
43	36.10	722	388.57	479.90	868.47	1,300
44	37.50	750	400.73	507.70	908.43	1,400
45	39.10	782	412.91	538.90	951.81	1,450
46	40.70	814	425.04	573.70	998.74	1,490
47	42.50	850	437.13	612.30	1,049.43	1,540
48	44.40	888	449.13	655.00	1,104.13	1,580
49	46.40	928	461.00	702.20	1,163.20	1,650
50	48.50	970	472.73	754.40	1,227.13	1,710
51	50.80	1,016	484.29	812.20	1,296.49	1,770
52	53.30	1,066	495.66	876.30	1,371.96	1,850
53	55.90	1,118	506.89	947.60	1,454.49	1,930
54	58.70	1,174	518.04	1,027.20	1,545.24	2,020
55	61.60	1,232	529.23	1,116.50	1,645.73	2,120
56	64.80	1,296	540.55	1,217.30	1,757.85	2,230
57	68.20	1,364	552.11	1,331.90	1,884.01	2,360
58	71.80	1,436	563.96	1,463.10	2,027.06	2,500
59	75.70	1,514	576.13	1,614.30	2,190.43	2,670
60	79.90	1,598	588.70	1,789.60	2,378.30	2,880

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

LIFE—FIFTEEN PAYMENTS, 15-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium.	Total Premiums Paid.	Reserve or Guar. Surrender Value at end of Ten. Period	Surplus as Paid in 1890.	Total Cash Value.	Equivalent Paid-up Policy.
25	\$33.10	\$496.50	\$367.58	\$201.80	\$569.38	\$1,550
26	33.80	507.00	376.17	204.90	581.07	1,540
27	34.40	516.00	385.06	206.40	593.46	1,540
28	35.10	526.50	394.25	212.00	606.25	1,540
29	35.90	538.50	403.75	216.00	619.75	1,540
30	36.60	549.00	413.55	220.60	634.15	1,530
31	37.40	561.00	423.66	225.80	649.46	1,530
32	38.30	574.50	434.06	231.30	665.36	1,530
33	39.10	588.50	444.76	237.40	682.16	1,530
34	40.00	600.00	455.74	243.00	699.34	1,530
35	41.00	615.00	466.99	250.10	717.09	1,540
36	42.00	630.00	478.48	256.80	735.28	1,540
37	43.00	645.00	490.21	263.80	754.01	1,540
38	44.10	661.50	502.15	271.00	773.15	1,540
39	45.30	679.50	514.31	278.50	792.81	1,540
40	46.50	697.50	526.65	286.40	813.05	1,540
41	47.70	715.50	539.15	294.70	833.85	1,560
42	49.00	735.00	551.81	303.00	855.71	1,550
43	50.40	756.00	564.59	313.70	878.29	1,560
44	51.90	778.50	577.48	324.20	901.68	1,560
45	53.40	801.00	590.46	335.60	926.06	1,570
46	55.10	826.50	603.49	348.10	951.59	1,580
47	56.80	852.00	616.56	362.00	978.56	1,590
48	58.60	879.00	629.63	378.20	1,007.83	1,600
49	60.50	907.50	642.69	396.80	1,039.49	1,620
50	62.50	937.50	655.70	418.50	1,074.20	1,640
51	64.60	969.00	668.63	443.20	1,111.83	1,660
52	66.90	1,003.50	681.45	471.00	1,152.45	1,690
53	69.20	1,038.00	694.14	502.00	1,196.14	1,720
54	71.80	1,077.00	706.65	536.30	1,242.95	1,760
55	74.40	1,116.00	718.96	573.90	1,292.86	1,800

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1890.

LIFE—TWENTY PAYMENTS, 20-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium.	Total Premiums Paid.	Reserve or Guar. Surrender Value at end of Ton. Period.	Surplus on Basis of 1890.	Total Cash Value.	Equivalent Paid-up Policy.
25	\$28.10	\$562	\$413.55	\$345.50	\$759.05	\$1,000
26	28.60	572	423.66	352.50	776.16	1,000
27	29.20	584	434.06	359.70	793.76	1,000
28	29.80	596	444.76	367.10	811.86	1,000
29	30.50	610	455.74	374.70	830.44	1,000
30	31.10	622	466.99	382.60	849.59	1,000
31	31.80	636	478.48	390.80	869.28	1,000
32	32.60	652	490.21	399.30	889.51	1,000
33	33.30	666	502.15	408.20	910.35	1,000
34	34.10	682	514.31	417.60	931.91	1,000
35	35.00	700	526.65	427.80	954.45	1,000
36	35.80	718	539.15	438.40	977.55	1,000
37	36.80	736	551.81	450.30	1,002.11	1,000
38	37.70	754	564.69	463.70	1,028.39	1,000
39	38.80	776	577.48	479.00	1,056.48	1,000
40	39.80	796	590.46	496.50	1,086.96	1,000
41	41.00	820	603.49	516.40	1,119.89	1,000
42	42.20	844	616.56	538.70	1,155.26	1,000
43	43.50	870	629.63	563.40	1,193.03	1,000
44	44.80	896	642.69	590.50	1,233.19	1,000
45	46.20	924	655.70	620.00	1,275.70	1,000
46	47.80	956	668.63	652.00	1,320.63	1,000
47	49.40	988	681.45	686.80	1,368.25	2,000
48	51.10	1,022	694.14	724.90	1,419.04	2,000
49	52.90	1,058	706.65	767.00	1,473.65	2,000
50	54.80	1,096	718.96	813.90	1,532.86	2,100

NON-FORFEITING FREE TONTINE TABLES.

Based on the Results of Tontine Policies Maturing in 1892.

ENDOWMENT—TWENTY-YEAR, 20-YEAR TONTINE PERIOD.

Age at Issue.	Annual Premium.	Total Premiums Paid.	Matured Endowment.	Surplus on Basis of 1890.	Total Cash Value.	Equivalent Paid-up Policy.
25	\$48.70	\$974	\$1,000	\$542.80	\$1,542.80	\$3,720
26	48.90	978	1,000	547.40	1,547.40	3,660
27	49.00	980	1,000	552.20	1,552.20	3,560
28	49.20	984	1,000	557.20	1,557.20	3,500
29	49.40	988	1,000	562.40	1,562.40	3,430
30	49.60	992	1,000	567.90	1,567.90	3,360
31	49.80	996	1,000	573.70	1,573.70	3,290
32	50.10	1,002	1,000	579.80	1,579.80	3,220
33	50.30	1,006	1,000	586.30	1,586.30	3,160
34	50.60	1,012	1,000	593.20	1,593.20	3,100
35	50.90	1,018	1,000	600.50	1,600.50	3,040
36	51.30	1,026	1,000	608.30	1,608.30	2,980
37	51.70	1,034	1,000	616.70	1,616.70	2,930
38	52.10	1,042	1,000	625.90	1,625.90	2,880
39	52.50	1,050	1,000	636.20	1,636.20	2,830
40	53.00	1,060	1,000	647.90	1,647.90	2,790
41	53.60	1,072	1,000	661.30	1,661.30	2,750
42	54.20	1,084	1,000	676.70	1,676.70	2,700
43	54.80	1,096	1,000	694.30	1,694.30	2,660
44	55.60	1,112	1,000	714.20	1,714.20	2,670
45	56.40	1,128	1,000	736.40	1,736.40	2,660
46	57.30	1,146	1,000	761.00	1,761.00	2,630
47	58.30	1,166	1,000	788.30	1,788.30	2,620
48	59.40	1,188	1,000	818.90	1,818.90	2,620
49	60.70	1,214	1,000	853.60	1,853.60	2,620
50	62.00	1,240	1,000	893.30	1,893.30	2,630

NORTHWESTERN MUTUAL OF MILWAUKEE, WIS.

ILLUSTRATIONS OF TONTINE RESULTS.

ORDINARY LIFE POLICY, \$1,000. ISSUED IN 1881.					TEN-PREMIUM LIFE POLICY, \$10 ISSUED IN 1881.				
Age at Issue.	Annual Premium Payable for Life.	10-YEAR TONTINE DIVIDEND FOR 1891. (In States that impose no percentage tax.) On the basis of Surplus accumulated under Tontine Policies issued in 1881.			Annual Premium for 10 Years. Policy full paid.	10-YEAR TONTINE DIVIDEND FOR 1891. (In States that impose no percentage tax.) On the basis of Surplus accumulated under Tontine Policies issued in 1881.			
		Cash Dividend.	*Equivalent Addition to Policy.	†Equivalent Premium Reduction.		Cash Dividend.	*Equivalent Addition to Policy.	†Equivalent Premium Reduction.	
18					\$ 36.72	\$105.02	\$357.00	\$ 5.11	
19					37.40	107.84	358.00	6.19	
20	\$17.27	\$ 71.10	\$232.00	\$ 8.16	38.11	109.54	358.00	6.27	
21	17.70	72.75	233.00	8.26	38.84	111.47	357.00	6.36	
22	18.15	74.60	234.00	8.38	39.60	113.65	356.00	6.45	
23	18.62	76.53	235.00	8.51	40.39	116.52	357.00	6.57	
24	19.11	78.45	235.00	8.63	41.21	119.10	337.00	7.11	
25	19.63	80.32	236.00	8.76	42.05	121.58	357.00	7.25	
26	20.17	82.50	237.00	8.91	42.93	124.07	356.00	7.39	
27	20.74	84.83	238.00	4.09	43.84	127.14	357.00	7.53	
28	21.34	87.23	240.00	4.24	44.78	130.31	358.00	7.67	
29	21.97	89.64	241.00	4.42	45.75	133.13	357.00	7.81	
30	22.63	92.11	242.00	4.60	46.76	136.47	359.00	7.95	
31	23.32	94.68	243.00	4.80	47.81	139.84	359.00	8.09	
32	24.05	97.64	245.00	5.03	48.89	143.25	359.00	8.23	
33	24.82	100.77	247.00	5.28	50.01	147.03	360.00	8.37	
34	25.63	104.06	249.00	5.55	51.17	150.95	361.00	8.51	
35	26.49	107.51	251.00	5.85	52.38	155.15	362.00	8.65	
36	27.39	111.20	253.00	6.17	53.64	159.31	363.00	8.79	
37	28.35	115.10	256.00	6.51	54.94	163.72	364.00	8.93	
38	29.36	119.37	259.00	6.90	56.29	168.87	367.00	9.07	
39	30.43	124.15	264.00	7.35	57.70	174.25	370.00	9.21	
40	31.57	129.53	269.00	7.86	59.17	180.11	374.00	9.35	
41	32.78	135.05	274.00	8.40	60.71	186.77	377.00	9.49	
42	34.07	141.05	280.00	9.00	62.33	191.98	381.00	9.63	
43	35.45	147.83	287.00	9.70	64.02	199.10	386.00	9.77	
44	36.91	155.02	294.00	10.47	65.79	207.24	393.00	9.91	
45	38.46	162.75	302.00	11.92	67.64	215.97	400.00	10.05	
46	40.11	171.27	311.00	12.29	69.56	224.68	406.00	10.19	
47	41.85	180.37	320.00	13.97	71.56	234.00	416.00	10.33	
48	43.69	190.05	330.00	14.57	73.63	243.72	424.00	10.47	
49	45.64	200.36	341.00	15.90	75.77	254.59	434.00	10.61	
50	47.70	211.89	353.00	17.44	77.99	266.17	444.00	10.75	
51	49.89	224.01	366.00	19.14	80.30	277.84	454.00	10.89	
52	52.21	237.56	381.00	21.11	82.70	291.10	467.00	11.03	
53	54.66	252.53	397.00	23.38	85.20	305.87	481.00	11.17	
54	57.27	268.60	414.00	25.93	87.80	322.23	497.00	11.31	
55	60.04	286.61	434.00	28.92	90.50	339.43	514.00	11.45	
56	62.98	306.08	455.00	32.31	93.32	358.95	533.00	11.59	
57	66.10	326.53	477.00	36.09	96.28	379.34	555.00	11.73	
58	69.42	350.57	504.00	40.67	99.38	402.49	579.00	11.87	
59	72.97	377.98	534.00	46.12	102.63	427.97	606.00	12.01	
60	76.75	407.84	568.00	52.41	106.06	454.80	633.00	12.15	

*The full paid additions will share in surplus, and may be increased by subsequent dividends.
†Subsequent premiums may be further reduced by annual cash dividends under the policy.
‡The annual income from the annuity may be increased by cash dividends under the policy.

NORTHWESTERN MUTUAL OF MILWAUKEE, WIS.

ILLUSTRATIONS OF TONTINE RESULTS.

TWENTY-PREMIUM LIFE POLICY, \$1,000. ISSUED IN 1881.

TWENTY-YEAR ENDOWMENT POLICY, \$1,000. ISSUED IN 1881.

Age at Issue.	Annual Premium for 20 Years. 10 Premiums still due.	10-YEAR TONTINE DIVIDEND FOR 1891. (In States that impose no percentage tax.) On the basis of Surplus accumulated under Tontine Policies issued in 1881.			Premium Payable Annually for 20 Years. 10 Premiums still due.	10-YEAR TONTINE DIVIDEND FOR 1891. (In States that impose no percentage tax.) On the basis of Surplus accumulated under Tontine Policies issued in 1881.		
		Cash Dividend.	*Equivalent Addition to Policy.	†Equivalent Premium Reduction.		Cash Dividend.	*Equivalent Addition to Policy.	†Equivalent Premium Reduction.
18	\$23.41	\$ 80.76	\$275.00	\$ 8.03	\$45.03	\$120.68	\$176.00	\$10.59
19	23.86	82.44	275.00	8.21	45.16	121.48	177.00	10.70
20	24.33	84.17	275.00	8.39	45.29	122.48	178.00	10.83
21	24.82	85.88	275.00	8.57	45.43	123.66	180.00	10.98
22	25.32	87.73	275.00	8.77	45.58	124.96	182.00	11.14
23	25.84	89.66	275.00	8.97	45.74	126.10	183.00	11.30
24	26.38	91.67	275.00	9.19	45.90	127.39	185.00	11.47
25	26.95	93.83	275.00	9.42	46.07	128.74	187.00	11.65
26	27.54	96.11	276.00	9.67	46.25	130.16	189.00	11.84
27	28.15	98.58	276.00	9.89	46.44	131.68	191.00	12.04
28	28.78	100.73	277.00	10.17	46.65	133.30	193.00	12.25
29	29.44	103.19	277.00	10.44	46.87	135.02	196.00	12.48
30	30.12	105.88	278.00	10.35	47.10	136.85	198.00	12.73
31	30.83	108.61	279.00	11.05	47.35	138.77	201.00	12.99
32	31.58	111.38	279.00	11.37	47.62	140.77	204.00	13.27
33	32.36	114.44	280.00	11.72	47.92	142.97	207.00	13.58
34	33.17	117.69	281.00	12.11	48.24	145.39	210.00	13.92
35	34.01	121.26	283.00	12.54	48.58	147.99	213.00	14.29
36	34.90	125.29	285.00	13.04	48.95	150.77	217.00	14.69
37	35.83	129.95	288.00	13.55	49.36	154.00	221.00	15.16
38	36.81	135.62	290.00	14.08	49.82	157.43	226.00	15.66
39	37.84	138.12	293.00	14.66	50.32	161.02	231.00	16.18
40	38.92	142.88	296.00	15.28	50.87	164.73	235.00	16.73
41	40.07	148.25	301.00	15.99	51.48	168.85	241.00	17.34
42	41.29	154.01	305.00	16.76	52.15	173.66	247.00	18.07
43	42.58	160.63	311.00	17.65	52.88	179.26	254.00	18.92
44	43.94	167.41	317.00	18.61	53.71	185.90	262.00	19.84
45	45.38	175.07	325.00	19.71	54.60	191.77	271.00	20.84
46	46.90	183.98	338.00	20.92	55.56	198.70	280.00	21.94
47	48.49	192.05	341.00	22.20	56.64	206.17	289.00	23.13
48	50.17	201.68	351.00	23.68	57.79	214.40	300.00	24.48
49	51.95	211.96	361.00	25.29	59.04	224.06	312.00	26.08
50	53.83	222.61	371.00	27.01	60.39	234.22	325.00	27.81
51	55.80	234.92	384.00	29.04				
52	57.89	247.77	397.00	31.24				
53	60.11	262.08	412.00	33.75				
54	62.46	277.95	429.00	36.68				
55	64.95	294.54	446.00	39.75				
56	67.61	313.03	466.00	43.34				
57	70.44	333.83	488.00	47.52				
58	73.46	357.72	513.00	52.33				
59	76.70	385.50	542.00	58.03				
60	80.16	412.52	574.00	64.54				

*The full paid additions will share in surplus, and may be increased by subsequent dividends.
†Subsequent premiums may be still further reduced by annual cash dividends under the policy.

ations of Surplus Accumulation, based on 10-Year Tontine Issued in 1881.

ORDINARY LIFE POLICIES; \$10,000; TEN-YEAR TONTINE

(In States that Impose no Percentage Tax.)

Age 30.				Issued in 1881.	Age 40.				Issued in 1881.	Age 50.			
Premium Paid Annually, \$226.30.					Premium Paid Annually, \$315.70.					Premium Paid Annually, \$477.00.			
on a Similar Non Tontine Policy.	Additional Surplus from Tontine Profits and Interest.	Accumulation and Dividend for 1881.			Year.	Surplus, or Dividend, on a Similar Non Tontine Policy.	Additional Surplus from Tontine Profits and Interest.	Accumulation and Dividend for 1881.		Year.	Surplus, or Dividend, on a Similar Non Tontine Policy.	Additional Surplus from Tontine Profits and Interest.	Accumulation and Dividend for 1881.
33.50		\$ 63.50		1883	\$35.50		\$ 85.50		1883	129.60		\$ 129.60	
35.70	\$ 5.78	132.98		1884	85.80	\$ 8.40	179.70		1884	131.00	\$13.15	273.15	
35.50	12.56	211.04		1885	88.60	18.63	286.39		1885	136.00	34.89	414.89	
38.80	15.84	295.68		1886	93.60	22.64	403.17		1886	144.40	37.79	626.19	
39.60	24.24	459.82		1887	191.70	36.76	631.73		1887	296.60	74.95	998.25	
40.70	33.55	569.77		1888	98.30	50.41	780.34		1888	152.10	99.62	1,256.82	
42.70	37.70	674.17		1889	101.80	66.06	938.20		1889	167.40	107.27	1,511.87	
44.80	46.24	795.21		1890	105.40	70.28	1,113.88		1890	162.80	139.17	1,815.85	
46.90	48.99	921.10		1891	109.10	72.32	1,295.30		1891	168.30	133.86	2,118.96	

Payment Life Policies, \$10,000; Full Paid in 1890; Ten-Year Tontine.

Premium Paid An- nually, \$467.60.			Premium Paid An- nually, \$591.70.			Premium Paid An- nually, \$779.40.		
83.50		\$ 83.50	1883	108.40	\$ 108.40	1883	154.70	\$ 154.70
33.90	\$11.48	178.88	1884	108.70	\$14.91	1884	155.30	\$20.42
39.00	20.10	237.98	1885	115.20	27.67	1885	163.90	46.14
37.50	26.38	411.86	1886	126.00	35.04	1886	177.90	62.29
36.20	34.03	532.09	1887	266.30	49.18	1887	372.10	92.50
36.80	47.77	806.66	1888	140.50	68.18	1888	194.00	123.57
14.70	54.22	977.58	1889	148.20	76.37	1889	202.60	133.50
20.80	67.26	1,165.64	1890	156.00	96.51	1890	211.30	173.93
27.20	71.86	1,364.70	1891	164.00	99.94	1891	219.90	167.65

ty-Year Endowments; Principal Amount; \$10,000; Ten-Year Tontine.

Premium Paid An- nually, \$471.00.			Premium Paid An- nually, \$508.70.			Premium Paid An- nually, \$608.90.		
83.80		\$ 83.80	1883	101.60	\$ 101.60	1883	139.90	\$ 139.90
34.20	\$10.91	178.91	1884	101.90	\$12.23	1884	141.20	\$15.10
39.40	19.71	288.02	1885	107.30	24.43	1885	147.70	38.81
37.90	25.90	411.82	1886	116.30	30.63	1886	158.50	42.96
37.10	34.04	552.96	1887	244.10	45.33	1887	328.20	82.22
39.30	47.85	810.11	1888	127.90	62.72	1888	169.70	109.37
15.90	54.31	979.72	1889	134.30	70.15	1889	175.40	118.00
21.60	67.40	1,168.62	1890	140.80	88.52	1890	183.10	153.41
27.90	71.98	1,368.50	1891	147.60	91.49	1891	189.90	147.73

**PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS,
according to the American Experience Table of Mortality.**

Age.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
25	91.90	87.73	83.33	78.40	72.52	65.05
26	91.82	87.57	83.05	77.95	71.75	63.80
27	91.73	87.41	82.76	77.45	70.90	62.40
28	91.63	87.23	82.45	76.89	69.96	61.04
29	91.53	87.03	82.09	76.26	68.92	59.46
30	91.41	86.81	81.70	75.57	67.79	57.75
31	91.29	86.57	81.26	74.79	66.54	55.90
32	91.15	86.31	80.76	73.93	65.17	53.92
33	91.00	86.01	80.21	72.96	63.68	51.79
34	90.83	85.68	79.59	71.94	62.06	49.53
35	90.65	85.31	78.91	70.78	60.30	47.14
36	90.45	84.90	78.14	69.52	58.41	44.61
37	90.22	84.43	77.29	68.13	56.37	41.98
38	89.97	83.90	76.34	66.61	54.18	39.24
39	89.69	83.32	75.30	64.96	51.85	36.44
40	89.37	82.66	74.15	63.17	49.38	33.59
41	89.01	81.93	72.89	61.24	46.78	30.72
42	88.60	81.11	71.50	59.15	44.05	27.86
43	88.14	80.20	69.98	56.92	41.23	25.01
44	87.63	79.20	68.32	54.53	38.32	22.23
45	87.04	78.08	66.52	52.00	35.37	19.51
46	86.39	77.86	64.57	49.33	32.40	16.88
47	85.66	75.51	62.47	46.53	29.42	14.37
48	84.85	74.04	60.22	43.62	26.47	12.01
49	83.96	72.42	57.81	40.63	23.57	9.83
50	82.97	70.68	55.25	37.59	20.74	7.86
51	81.88	68.80	52.55	34.52	17.99	.....
52	80.69	66.76	49.72	31.44	15.36	.....
53	79.39	64.57	46.77	28.35	12.86	.....
54	77.97	62.23	43.74	25.37	10.59	.....
55	76.42	59.74	40.64	22.42	8.50	.....
56	74.74	57.09	.....	.....	.....	.....
57	72.93	54.31	.....	.....	.....	.....
58	70.97	51.40	.....	.....	.....	.....
59	68.86	48.39	.....	.....	.....	.....
60	66.59	45.30	.....	.....	.....	.....

NOTE.—This table is valuable in talking Endowment Insurance. Example: At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 78 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

MUTUAL LIFE, AND NEW YORK LIFE.

CASH VALUES.

Based on Policies of \$1,000 each; Tontine and Non-forfeiting Limited Policies of New York Life, issued prior to 1884, and the Mutual Life 10-year Distribution Policies, as now issued, and the Reserve American Experience table of mortality and four and half per cent interest.

10-YEAR CLASS.

Life.	Life, 10 Annual Payments.	Life, 15 Annual Payments.	Life, 20 Annual Payments.	15-Year Endow- ment.	20-Year Endow- ment.
\$ 73 08	\$293 35	\$192 85	\$144 49	\$577 09	\$373 58
76 63	300 29	197 83	148 55	576 99	373 54
80 36	307 51	203 00	152 77	576 88	373 51
84 28	315 08	208 38	157 15	576 77	373 48
88 38	322 83	213 95	161 69	576 64	373 45
92 67	330 95	219 73	166 40	576 51	373 43
97 17	339 37	225 72	171 28	576 37	373 43
101 89	348 11	231 93	176 33	576 21	373 42
106 84	357 19	238 36	181 57	576 05	373 44
112 03	366 60	245 01	186 99	575 88	373 50
117 45	376 35	251 87	192 59	575 69	373 59
123 11	386 43	258 96	198 36	575 50	373 70
129 00	396 85	266 24	204 30	575 29	373 86
135 14	407 60	273 73	210 41	575 07	374 05
141 52	418 67	281 41	216 67	574 84	374 28
148 11	430 04	289 25	223 04	574 58	374 54
154 89	441 69	297 23	229 52	574 29	374 81
161 85	453 63	305 31	236 08	573 94	375 08
168 99	465 82	313 49	242 70	573 55	375 36
176 28	478 26	321 75	249 36	573 09	375 64
183 72	490 92	330 06	256 05	572 56	375 90
191 29	503 80	338 38	262 73	571 93	376 15
198 98	516 87	346 70	269 39	571 22	376 39
206 79	530 10	355 00	276 01	570 40	376 62
214 71	543 48	363 23	282 59	569 47	376 84
222 74	556 99	371 40	289 11	568 43	377 07
230 87	570 59	379 45	295 56	567 26	377 28
239 09	584 26	387 37	301 92	566 97	377 59
247 39	597 97	395 13	308 18	564 54	377 69
255 76	611 70	402 68	314 34	562 96	378 24
264 19	625 42	410 01	320 37	561 23	378 62
272 62	639 08	417 06	326 23	559 33	.....
281 06	652 65	423 80	331 92	557 24	.....
289 45	666 11	430 20	337 38	554 95	.....
297 76	679 42	436 17	342 59	552 43	.....
305 98	692 54	441 70	347 52	549 65	.....

NEW YORK LIFE.

CASH VALUES.

Guaranteed on Policies of \$1,000 each: Tontine and Non-forfeiting Limited Tontine Policies of New York Life, issued prior to 1886, being the Reserve American Experience table of mortality and four and one-half per cent interest.

15-YEAR CLASS.					20-Year Class.	
Age.	Life.	Life, 15 Annual Payments.	Life, 20 Annual Payments.	20-Year Endowment.	Life.	Life, 20 Annual Payments.
25	\$122 39	\$330 95	\$246 74	\$645 65	\$181 94	\$376 35
26	128 19	339 37	253 50	645 53	190 30	386 33
27	134 28	348 11	260 53	645 41	199 00	396 35
28	140 64	357 19	267 80	645 28	208 03	407 99
29	147 30	366 60	275 34	645 15	217 39	418 97
30	154 24	376 35	283 12	645 00	227 05	430 04
31	161 49	386 43	291 18	644 87	237 02	441 69
32	169 03	396 85	299 45	644 72	247 26	453 63
33	176 88	407 60	307 97	644 58	257 77	465 95
34	185 02	418 67	316 73	644 43	268 56	478 26
35	193 43	430 04	325 68	644 27	279 59	490 92
36	202 08	441 69	334 82	644 09	290 85	503 90
37	211 00	453 63	344 12	643 88	302 32	516 87
38	220 14	465 82	353 56	643 65	313 99	530 10
39	229 52	478 26	363 13	643 40	325 84	543 48
40	239 11	490 92	372 81	643 10	337 85	556 99
41	248 90	503 80	382 56	642 75	350 00	570 89
42	258 87	516 87	392 36	642 35	362 25	584 24
43	268 99	530 10	402 19	641 89	374 58	597 97
44	279 26	543 48	412 00	641 35	386 96	611 70
45	289 65	556 99	421 78	640 74	399 37	625 42
46	300 14	570 59	431 49	640 03	411 76	639 09
47	310 72	584 26	441 09	639 23	424 11	652 65
48	321 36	597 97	450 56	638 33	436 39	666 11
49	332 05	611 70	459 86	637 32	448 54	679 42
50	342 79	625 42	468 97	636 20	460 56	692 54
51	353 54	639 08	477 84	634 97	472 41	705 44
52	364 27	652 85	486 46	633 62	484 08	718 11
53	374 96	666 11	494 78	632 15	495 61	730 56
54	385 55	679 42	502 71	630 52	507 07	742 83
55	396 04	692 54	510 27	628 72	518 57	754 92
56	406 37	705 44	517 38	.....	530 21	766 89
57	416 55	718 11	523 99	.....	542 08	778 76
58	426 61	730 56	530 12	.....	554 26	790 55
59	436 64	742 82	535 80	.....	566 77	802 23
60	446 78	754 92	541 10	.....	579 68	813 80

able of N. Y., Pacific Mutual, and New York Life.

CASH VALUES

based on Policies of \$1,000 each, Tontine, Semi-Tontine and Free Tontine
 les of *Equitable, Dividend Investment Policies Pa-*
c Mutual, and Tontine and Non-forfeiting Free Tontine Policies of
New York Life, being the Reserve American Experience Table of
 ality and four per cent interest.

10-YEAR CLASS.

Life.	Life, 10 Annual Payments.	Life, 15 Annual Payments.	Life, 20 Annual Payments.	15-Year Endow- ment.	20-Year Endow- ment.
\$80 82	\$328 81	\$216 97	\$162 83	\$585 47	\$384 31
84 50	336 02	222 11	166 99	585 36	384 76
88 36	343 50	227 42	171 30	585 26	384 73
92 39	351 24	232 92	175 75	585 14	384 68
96 60	359 27	238 61	180 35	585 02	384 61
101 01	367 57	244 49	185 10	584 89	384 61
105 62	376 17	250 55	190 01	584 74	384 58
110 44	385 06	256 82	195 07	584 58	384 58
115 48	394 25	263 27	200 29	584 41	384 53
120 76	403 75	269 93	205 69	584 24	384 53
126 26	413 56	276 78	211 23	584 06	384 50
131 99	423 66	283 82	216 94	583 85	384 79
137 95	434 06	291 04	222 79	583 64	384 81
144 15	444 76	298 44	228 78	583 41	385 08
150 57	455 74	306 99	234 90	583 18	385 29
157 19	466 99	313 68	241 12	582 91	385 51
164 01	478 48	321 47	247 41	582 61	385 74
170 99	490 21	329 85	253 77	582 26	385 97
178 13	502 15	337 30	260 16	581 85	386 21
185 42	514 31	345 29	266 57	581 38	386 47
192 85	526 65	353 30	272 98	580 83	386 65
200 39	539 15	361 30	279 37	580 19	386 81
208 05	551 81	369 27	285 72	579 46	386 95
215 81	564 59	377 18	292 01	578 63	387 13
223 68	577 48	385 01	298 23	577 68	387 26
231 64	590 46	392 74	304 38	576 61	387 41
239 70	603 49	400 34	310 44	575 43	387 55
247 85	616 56	407 78	316 41	574 11	387 71
256 05	629 63	415 03	322 26	572 64	387 89
264 32	642 69	422 06	327 98	571 03	388 10
272 64	655 70	428 85	333 57	569 26	388 34
280 95	668 63	435 35	338 99	567 32	388 58
289 26	681 45	441 62	344 22	565 19	388 82
297 53	694 14	447 33	349 23	562 85	389 06
305 70	706 65	452 71	353 97	560 28	389 30
313 77	718 96	457 64	358 43	557 57	389 54

Equitable of N. Y., Mutual, Pacific Mutual, New York, and Washington.

251612 201010 101010 101010 101010 101010 101010 101010 101010 101010

CASH - VALUES

Guaranteed on Policies of \$1,000 each, Tontine, Semi-Tontine and Free Tontine Policies of **Equitable**, 5 and 20-Year **Distribution Policies** of the **Mutual Life, Dividend Investment Policies Pacific Mutual**, Tontine and Non-forfeiting Free Tontine Policies of the **New York Life**, and **Survivorship Distribution Policies** of the **Washington Life**, being the Reserve American Experience table of mortality and four per cent interest.

15-YEAR CLASS.					20-Year Class.	
Age.	Life.	Life, 15 Annual Payments	Life, 20 Annual Payments.	20-Year Endowment.	Life.	Life, 20 Annual Payments.
25	\$133 91	\$367 57	\$274 66	\$655 62	\$196 87	\$413 56
26	139 85	376 17	281 52	655 50	205 34	423 66
27	146 07	385 06	288 61	655 37	214 12	434 06
28	152 55	394 25	295 92	655 24	223 22	444 76
29	159 32	403 75	303 47	655 10	232 68	455 74
30	166 37	413 56	311 24	654 96	242 33	466 99
31	173 71	423 66	319 24	654 82	252 30	478 48
32	181 33	434 06	327 45	654 66	262 54	490 21
33	189 24	444 76	335 87	654 51	273 04	502 16
34	197 43	455 74	344 49	654 35	283 78	514 31
35	205 87	466 99	353 28	654 18	294 75	526 67
36	214 55	478 48	362 21	653 99	305 93	539 15
37	223 47	490 21	371 28	653 77	317 30	551 81
38	232 61	502 15	380 46	653 53	328 85	564 59
39	241 97	514 31	389 73	653 25	340 57	577 48
40	251 52	526 65	399 07	652 93	352 42	590 46
41	261 26	539 15	408 46	652 57	364 40	603 42
42	271 16	551 81	417 86	652 14	376 45	616 56
43	281 20	564 59	427 25	651 66	388 57	629 68
44	291 37	577 48	436 61	651 09	400 78	642 69
45	301 66	590 46	445 90	650 45	412 91	655 70
46	312 02	603 49	455 09	649 71	425 04	668 68
47	322 46	616 56	464 14	648 87	437 13	681 45
48	332 95	629 68	473 04	647 92	449 13	694 14
49	343 48	642 69	481 75	646 86	461 00	706 65
50	354 05	655 70	490 25	645 70	472 73	718 96
51	364 61	668 68	498 49	644 41	484 29	731 05
52	375 14	681 45	506 45	643 01	495 66	742 89
53	385 63	694 14	514 10	641 46	506 88	754 50
54	396 01	706 65	521 37	639 76	518 04	765 93
55	406 28	718 96	528 25	637 88	529 23	777 18
56	416 39	731 05	534 67	.....	540 55	788 25
57	426 34	742 89	540 60	.....	552 11	799 26
58	436 18	754 50	546 03	.....	563 95	810 14
59	445 98	765 92	551 01	.....	576 13	820 91
60	455 88	777 16	555 60	.....	588 70	831 55

le of Ia., Germania, Manhattan, Mutual Life of Ky., Penn
Mutual, Prudential, Union Mutual, and United States.

CASH VALUES

ed on Convertible and Semi-Tontine Policies of \$1,000 each in the
table of Iowa, Dividend Tontine Bond Policies in the Germania, Sur-
ship Dividend Policies in Manhattan, Five-Year Dividend Cash, Sur-
r Policies in Mutual Life of Kentucky, Accumulated Surplus Policies
ann Mutual, Accumulative Dividend Policies in Prudential, on Semi-
lined Policies in the Union Mutual, and United States, being the reserve
bined Actuaries' table of mortality and four per cent interest).

10-YEAR CLASS.

Life.	10 Pay- ment Life.	15 Pay- ment Life.	20 Pay- ment Life.	15 Year Endow'm't.	20 Year Endow'm't.
88 20	\$340 60	\$225 97	\$170 58	\$535 92	\$385 88
91 76	348 17	231 22	174 72	535 71	385 68
95 50	355 99	236 61	179 00	535 47	385 40
99 43	364 07	242 18	183 41	535 23	385 20
103 56	372 42	247 94	187 97	534 97	385 04
107 91	381 04	253 89	192 71	534 70	384 84
112 51	389 96	260 05	197 64	534 44	384 78
117 37	399 13	266 43	202 76	534 21	384 79
122 50	408 71	273 02	208 07	533 99	384 87
127 86	418 52	279 81	213 56	533 79	385 01
133 41	428 57	286 75	219 18	533 58	385 17
139 13	438 86	293 82	224 88	533 41	385 47
144 97	449 35	300 96	230 62	533 16	385 58
150 89	460 02	308 17	236 39	532 88	385 79
156 89	470 88	315 42	242 16	532 56	385 97
162 97	481 91	322 69	247 91	531 23	385 98
169 09	493 11	329 97	253 63	531 66	385 98
175 22	504 46	337 21	259 27	532 05	385 77
181 37	515 95	344 44	264 82	530 33	385 54
187 54	527 57	351 57	270 29	529 49	385 24
193 79	539 31	358 69	275 69	528 54	384 89
200 13	551 16	365 74	281 01	527 50	384 49
206 59	563 10	372 75	286 33	526 35	384 03
213 19	575 14	379 70	291 61	525 01	383 58
219 95	587 26	386 58	296 85	523 80	383 23
226 84	599 43	393 38	302 06	522 42	382 92
233 82	611 68	400 05	307 18	520 91	382 60
240 88	623 88	406 56	312 22	519 30	382 28
248 00	636 00	412 88	317 10	517 56	381 97
255 18	648 12	418 99	321 88	516 68	381 67
262 35	660 17	424 84	326 53	515 74	381 38

**Equitable of Ia., Germania, Manhattan, Mutual Life of Ky., Penn
Mutual, Prudential, Union Mutual, and United States.**

CASH VALUES

Guaranteed on Convertible and Semi-Tontine Policies of \$1,000 each in the Equitable of Iowa, Dividend Tontine Bond Policies in Germania, Survivorship Dividend Policies in Manhattan, Accumulated Surplus Policies in Penn Mutual, Five-Year Dividend Cash Surrender Policies in Mutual Life of Kentucky, Accumulative Dividend Policies in Prudential, on Semi-Tontine Policies in the Union Mutual, and United States, being the reserve (Combined Actuaries' table of mortality and four per cent interest.

15-YEAR CLASS.					20-Year Class.	
Age.	Life.	15 Pay- ment Life.	20 Pay- ment Life.	20 Year Endowm't.	Life.	20 Pay- ment Life.
25	\$144 12	\$381 04	\$285 79	\$655 90	\$209 84	\$428 57
26	149 99	389 96	292 75	655 68	218 13	438 86
27	156 17	399 18	299 95	655 43	226 62	449 35
28	162 65	408 71	307 39	655 21	235 31	460 02
29	169 41	418 52	315 05	655 04	244 20	470 88
30	176 42	428 57	322 90	654 72	253 29	481 91
31	183 65	438 86	330 90	654 64	262 57	493 11
32	191 06	449 35	339 02	654 44	272 02	504 46
33	198 65	460 02	347 24	654 23	281 65	515 95
34	206 39	470 88	355 56	653 98	291 42	527 57
35	214 30	481 91	363 97	653 68	301 35	539 31
36	222 36	493 11	372 44	653 49	311 42	551 16
37	230 54	504 48	380 95	653 04	321 60	563 10
38	238 83	515 95	389 48	653 60	331 91	575 14
39	247 22	527 57	398 01	652 27	342 33	587 26
40	255 70	539 81	406 58	651 54	352 84	599 43
41	264 25	551 76	415 01	650 90	363 37	611 63
42	272 83	563 10	423 43	650 09	373 90	623 83
43	281 47	575 14	431 78	649 22	384 39	636 00
44	290 19	587 26	440 04	648 21	394 86	648 12
45	299 01	599 43	448 21	647 11	405 30	660 17
46	307 89	611 63	456 26	645 97	415 77	672 13
47	316 86	623 83	464 18	644 69	426 07	683 96
48	325 89	636 00	471 93	643 34	436 87	695 65
49	334 98	648 12	479 50	641 86	446 62	707 19
50	344 07	660 17	486 84	640 32	456 79	718 57
51	353 18	672 13	493 93	638 64	466 88	729 77
52	362 24	683 96	500 76	636 82	476 87	740 77
53	371 25	695 65	507 25	634 84	486 76	751 59
54	380 21	707 19	513 40	632 71	496 55	762 16
55	389 11	718 59	519 25	630 42	506 21	772 51

Northwestern Mutual Life Insurance Co.

values guaranteed on Tontine and Semi-Tontine Policies of NORTH-
 WESTERN MUTUAL OF \$1,000 each, being a Combination Reserve table. The
 Actuaries' 4% compound interest table is used, except on those plans
 which it is exceeded by the American experience 4% interest when the
 latter is used.

10 YEAR CLASS.

Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 15 Years.	Endowment in 20 Years.	Endowment in 25 Years.	Endowment in 30 Years.	10 Payment Endowment in 20 Years.	10 Payment Endowment in 30 Years.
72.53	\$306.17	\$202.06	\$151.68	\$586.80	\$386.71	\$271.90	\$199.81	\$687.80	\$496.65
75.41	312.62	206.57	155.24	586.64	386.55	271.81	199.93	687.53	497.55
78.41	319.29	211.20	158.90	586.48	386.40	271.73	200.07	687.27	498.50
81.53	326.17	215.97	162.69	586.30	386.21	271.69	200.24	688.02	499.61
84.78	333.27	220.90	166.58	586.12	386.03	271.62	200.45	688.28	500.85
88.20	340.60	225.97	170.59	585.92	385.82	271.57	200.78	688.56	502.19
91.76	348.17	231.22	174.72	585.71	385.62	271.57	201.08	688.85	503.61
95.50	355.99	236.61	179.00	585.47	385.40	271.59	201.49	689.17	505.07
99.43	364.07	242.18	183.41	585.23	385.20	271.68	201.95	689.53	506.58
103.56	372.42	247.94	187.97	585.02	385.04	271.81	202.66	689.93	508.14
107.91	381.04	253.89	192.71	584.89	384.89	272.05	203.42	690.39	511.14
112.51	389.96	260.06	197.64	584.74	384.74	272.41	204.40	690.92	513.35
117.37	399.18	266.48	202.76	584.58	384.79	272.90	205.52	691.53	516.39
122.50	408.71	273.02	208.07	584.41	384.87	273.52	206.87	692.24	519.29
127.86	418.52	279.81	213.56	584.24	385.01	274.27	208.42	693.05	522.45
133.41	428.57	286.75	219.18	584.05	385.17	275.11	210.06	693.95	525.99
139.13	438.96	293.82	224.88	583.85	385.37	276.01	211.91	694.94	529.88
144.97	449.35	300.96	230.62	583.64	385.58	276.93	213.86	696.01	533.91
150.89	460.02	308.17	236.39	583.42	385.75	277.91	215.88	697.17	538.34
156.89	470.88	315.42	242.16	583.18	385.86	278.88	217.95	698.43	543.07
162.97	481.91	322.60	247.91	582.91	385.90	279.84	220.12	699.80	548.12
169.09	493.11	329.97	253.63	582.61	385.90	280.80	222.39	701.27	553.52
175.22	504.46	337.21	259.27	582.26	385.97	281.74	224.72	702.83	559.27
181.37	515.95	344.43	264.82	581.85	386.20	282.65	227.12	704.58	565.39
187.54	527.57	351.57	270.20	581.38	386.42	283.58	229.62	706.43	571.87
193.79	539.31	358.60	275.70	580.83	386.08	284.97	232.28	708.43	578.73
200.30	551.16	365.74	281.43	580.20	386.81	286.75		710.59	
208.05	563.10	372.75	286.33	579.47	386.98	288.66		712.92	
215.81	575.14	379.70	292.01	578.63	387.13	290.70		715.46	
223.68	587.26	386.58	298.23	577.68	387.26	292.90		718.20	
231.64	599.43	393.38	304.38	576.61	387.40	295.27		721.16	
239.71	611.68	400.34	310.45	575.43	387.55	297.82		724.34	
247.85	623.83	407.78	316.41	574.21	387.71	300.56		727.76	
256.06	636.00	415.08	322.26	572.64	387.89	303.49		731.40	
264.32	648.12	422.06	327.98	571.03	388.10	306.62		735.27	
272.64	660.17	428.85	333.57	569.26	388.35	309.95		739.39	
280.95	672.13	435.35	338.99	567.32	388.60			743.74	
289.26	683.96	441.52	344.22	565.10	388.86			748.33	
297.53	695.65	447.33	349.23	562.86	389.10			753.14	
305.70	707.19	452.72	353.97	560.28	389.28			758.19	
313.77	718.96	457.64	358.43	557.43	389.40			763.48	

*Northwestern Mutual Life Insurance Co.

Cash values guaranteed on Tontine and Semi-Tontine Policies of NORTHWESTERN MUTUAL of \$1,000 each, being a Combination Reserve table. The combined Actuaries' 4% compound interest table is used, except on those plans in which it is exceeded by the American experience with 4% interest when the latter table is used.

Age when Insured.	15 YEAR CLASS.						20 YEAR CLASS.				
	Life.	10 or 15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Endowment in 25 Years.	Endowment in 30 Years.	Life.	10, 15 or 20 Payment Life.	Endowment in 25 Years.	Endowment in 30 Years.	
20	\$118.56	\$340.60	\$254.21	\$357.05	\$460.27	\$336.72	\$172.61	\$381.04	\$697.64	\$507.81	
21	123.22	348.17	260.13	356.84	460.06	336.75	179.43	389.96	697.38	507.70	
22	128.09	355.99	266.24	356.64	459.87	336.89	186.57	399.13	697.17	507.90	
23	133.19	364.07	272.55	356.39	459.74	337.04	194.03	408.71	697.08	508.03	
24	138.52	372.42	279.06	356.18	459.59	337.27	201.80	418.52	696.84	508.26	
25	144.12	381.04	285.79	355.90	459.41	337.61	209.84	428.57	696.70	508.57	
26	149.99	389.96	292.75	355.68	459.22	338.14	218.13	438.86	696.54	508.96	
27	156.17	399.18	299.95	355.43	459.03	338.69	226.62	449.35	696.39	509.35	
28	162.65	408.71	307.39	355.24	459.55	339.25	235.31	460.02	696.21	509.87	
29	169.41	418.52	315.05	355.10	459.71	340.38	244.20	470.88	696.01	510.32	
30	176.42	428.57	322.90	354.96	459.94	341.39	253.29	481.91	695.84	510.78	
31	183.65	438.86	330.90	354.82	460.24	342.60	262.57	493.11	695.75	511.08	
32	191.06	449.35	339.02	354.67	460.62	343.82	272.02	504.40	695.65	511.39	
33	198.65	460.02	347.24	354.51	461.00	345.15	281.65	515.86	695.54	512.65	
34	206.39	470.88	355.56	354.35	461.30	346.61	291.42	527.57	695.42	513.40	
35	214.30	481.91	363.97	354.18	461.58	348.08	301.35	539.31	695.28	514.15	
36	222.36	493.11	372.44	353.99	461.86	349.75	311.42	551.16	695.11	514.91	
37	230.54	504.46	380.95	353.77	462.24	351.43	321.60	563.10	694.93	515.40	
38	238.83	515.95	389.48	353.53	462.63	353.16	331.91	575.14	694.71	516.68	
39	247.22	527.57	398.01	353.23	462.88	355.06	342.33	587.20	694.47	518.28	
40	255.70	539.31	406.53	352.98	463.37	357.19	352.84	599.43	694.18	519.86	
41	264.25	551.16	415.01	352.67	464.09		364.40	611.63	693.86	521.53	
42	272.83	563.10	423.43	352.15	464.86		376.46	623.88	693.48	523.43	
43	281.47	575.14	431.78	351.66	465.68		388.57	636.00	693.05	525.43	
44	291.37	587.26	440.04	351.09	466.55		400.73	648.12	692.56	527.60	
45	301.66	599.43	448.21	350.45	467.47		412.91	660.17	692.01	529.98	
46	312.02	611.63	456.26	349.71	468.46		425.04	672.13	691.39	532.40	
47	322.47	623.83	464.18	348.87	469.51		437.13	683.96	690.76	535.02	
48	332.95	636.00	473.04	347.92	470.64		449.13	695.65	689.93	537.78	
49	343.48	648.12	481.75	346.86	471.85		461.00	707.19	689.07	540.65	
50	354.05	660.17	490.25	345.70	473.18		472.73	718.96	688.11	543.63	
51	364.61	672.13	498.49	344.42	474.59		484.29	731.06	687.00		
52	375.14	683.96	506.45	343.01	476.09		495.66	742.89	685.73		
53	385.68	695.65	514.10	341.47	477.67		506.89	754.51	684.29		
54	396.01	707.19	521.37	339.76	479.29		518.04	765.92	682.71		
55	406.28	718.96	528.25	337.88	480.97		529.23	777.16	681.04		
56	416.89	731.06	534.67	335.77			540.55	788.27			
57	426.84	742.89	540.60	333.40			552.11	799.26			
58	436.18	754.51	546.04	330.76			563.96	810.14			
59	445.98	765.92	551.01	327.86			576.13	820.91			
60	455.88	777.16	555.60	324.77			588.70	831.55			

TRAVELERS INSURANCE CO. OF HARTFORD, CONN.

Age at Issue.	3d YEAR.				4th YEAR.				5th YEAR.				10th YEAR.				15th YEAR.				20th YEAR.			
	Term Insurance.		Paid up Value.		Term Insurance.		Paid up Value.		Term Insurance.		Paid up Value.		Term Insurance.		Paid up Value.		Term Insurance.		Paid up Value.		Term Insurance.		Paid up Value.	
	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.	Vrs.	Mos.
30	1	4	46	1	11	4	605	1	2	7	86	17	5	11	175	41	9	10	264	43	13	2	354	114
35	1	8	53	2	4	75	90	22	3	9	90	22	2	11	199	52	11	10	288	93	13	4	394	140
40	2	2	63	3	10	86	113	28	3	10	113	28	2	8	226	67	11	4	334	119	13	4	434	177
45	2	5	72	3	5	99	129	36	4	6	129	36	2	8	254	86	10	4	370	151	12	7	474	221
50	2	9	82	3	10	112	147	47	4	11	147	47	2	8	293	100	9	9	406	169	9	8	510	263
55	2	10	92	3	11	126	164	59	4	11	164	59	2	7	312	137	8	4	437	231	8	0	543	323
60	2	8	100	3	7	139	181	75	4	6	181	75	2	5	330	168	6	10	468	276	6	4	572	376
65	2	4	109	3	3	151	196	92	3	9	196	92	2	5	350	202	4	4	491	323	4	11	597	428
	1	11	118	3	6	162	210	111	3	9	210	111	0	4	380	236	3	4	514	388	3	8	636	483
	1	6	125	2	11	172	232	130	2	4	232	130	1	3	398	270	1	3	543	419				

30	6	7	4238	10	0	4319	14	6	4402	176	2923	264	4397
35	7	1	243	10	9	4926	15	8	4411	86	297	297	338
40	7	1	219	11	4	334	15	7	430	98	281	338	387
45	7	10	256	11	5	343	15	7	429	113	319	387	441
50	7	9	262	10	10	350	13	10	439	131	365	441	501
55	7	7	267	9	7	356	12	1	445	152	417	501	563
60	6	0	269	8	0	358	10	0	448	175	473	563	623
65	3	9	268	6	4	358	7	7	447	198	531	623	679
	2	6	254	3	4	330	4	8	436	220	588	679	733

TEN ANNUAL PREMIUM LIFE POLICIES.

OPTIONS ON FIFTEEN ANNUAL PREMIUM LIFE POLICIES \$1,000.

Age at Issue.	3d Year.			4th Year.			5th Year.			10th Year.			15th Year.			20th Year.		
	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.
	Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.	
20	4	1	\$155	6	1	\$208	8	6	\$262	21	9	\$546	42	9	\$129	24	6	\$297
25	4	6	160	6	8	215	9	3	271	21	5	559	42	5	147	24	6	388
30	4	10	166	6	1	223	9	10	280	20	1	572	42	1	170	24	6	388
35	5	1	173	7	5	231	10	0	290	18	2	584	42	2	197	24	6	441
40	5	2	178	7	4	238	9	6	298	15	10	595	42	10	239	24	6	501
45	4	11	184	6	8	244	8	5	304	13	3	602	42	3	265	24	6	562
50	4	2	186	6	7	247	7	0	307	10	7	605	42	7	303	24	6	628
55	3	4	186	5	6	247	5	6	306	8	2	601	42	2	338	24	6	679
60	3	4	184	4	4	243	4	0	301	6	1	590	42	1	367	24	6	732
65	1	9	179	2	4	236	2	10	293	4	4	568	42	4	385	24	6	732

TWENTY ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	3d Year.			4th Year.			5th Year.			10th Year.			15th Year.			20th Year.		
	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.	Term Insurance.		Paid up Value.
	Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.		Yrs.	Mos.	
20	2	11	\$115	4	4	\$155	6	1	\$208	15	0	\$404	24	2	\$165	24	6	\$397
25	3	3	120	4	10	162	8	8	204	15	6	449	22	22	191	24	6	387
30	3	8	127	5	3	169	2	2	213	15	3	433	20	3	222	24	6	441
35	3	11	133	5	7	173	6	6	223	14	1	446	17	8	250	24	6	501
40	4	0	139	5	8	178	7	4	231	12	5	458	14	11	300	24	6	562
45	3	10	145	5	5	185	6	8	240	10	5	487	12	11	344	24	6	628
50	3	4	149	4	6	196	5	7	245	8	4	471	9	6	386	24	6	679
55	2	9	162	3	7	201	5	5	248	6	5	469	7	3	425	24	6	732
60	2	1	154	2	9	202	4	4	249	4	8	464	5	3	453	24	6	732
65	1	6	157	0	0	204	5	5	250	3	4	454	3	2	475	24	6	732

INSURANCE OFFICIALS:

UNITED STATES OF AMERICA.

Cyrus D. Hogue, John Y. S. Smith, W. S. Dunlop, J. N. E. Wilson,	Auditor of State Territorial Treasurer Auditor of State Insurance Commissioner	Montgomery, Prescott, Little Rock, San Francisco,	Alabama. Arizona. Arkansas. California.
Jno M. Henderson, O. R. Fyler, Isaac F. Fooks, Matthew Trimble,	Superintendent of Ins. Insurance Commissioner Insurance Commissioner Assessor	Denver, Hartford, Georgetown, Washington,	Colorado. Connecticut. Delaware. District of Colum'a
F. J. Pons, W. A. Wright, Frank R. Coffin, C. W. Pavey, J. O. Henderson,	State Treasurer Insurance Commissioner State Treasurer Auditor of Public Accts. Auditor of State	Tallahassee, Atlanta, Boise City, Springfield, Indianapolis,	Florida. Georgia. Idaho. Illinois. Indiana.
Jas. A. Lyons, W. H. McBride, H. F. Duncan, W. B. Spencer,	Auditor of State Superintendent of Ins. Insurance Commissioner Asst. Secretary of State	Des Moines, Topeka, Frankfort, New Orleans,	Iowa. Kansas. Kentucky. Louisiana.
J. O. Smith, J. F. C. Talbott, Geo. S. Merrill, Wm. E. Magill,	Insurance Commissioner Insurance Commissioner Commissioner of Ins. Commissioner of Ins.	Augusta, Baltimore, Boston, Lansing,	Maine. Maryland. Massachusetts. Michigan.
C. H. Smith, W. W. Stone, C. P. Ellerbe, E. A. Kenney,	Insurance Commissioner Auditor of Public Accts. Superintendent of Ins. State Auditor	St. Paul, Jackson, St. Louis, Helena,	Minnesota. Mississippi. Missouri. Montana.
T. H. Benton, B. L. Horton, John C. Linehan, Geo. S. Duryee,	Auditor of Public Accts. State Comptroller Insurance Commissioner Insurance Commissioner	Lincoln, Carson City, Concord, Trenton,	Nebraska. Nevada. New Hampshire. New Jersey.
Trinidad Alarid, James F. Pierce, Octavius Coke, A. L. Carey.	Territorial Auditor Superintendent of Ins. Secretary of State Commissioner of Ins.	Santa Fe, Albany, Raleigh, Bismark,	New Mexico. New York. North Carolina. North Dakota.
W. H. Kinder, Robert Martin, Geo. W. McBride, Geo. B. Luper, Albert C. Landers,	Superintendent of Ins. Secretary of Territory Secretary of State Insurance Commissioner Insurance Commissioner	Columbus, Guthrie, Salem, Harrisburgh, Providence,	Ohio. Oklahoma. Oregon. Pennsylvania. Rhode Island.
W. H. Ellerbe, L. C. Taylor, M. F. House, J. E. Hollingsworth	Comp. General of State Auditor of State Commissioner of Ins. Insurance Commissioner	Columbia, Pierre, Nashville, Austin,	South Carolina. South Dakota. Tennessee. Texas.
Elijah Sells, C. W. Brownell, Jr., Henry F. Field, Morton Marye,	Secretary of Territory Secretary of State Treasurer Auditor of Public Accts.	Salt Lake City, Burlington, Rutland, Richmond,	Utah. Vermont. } Virginia.
Allen Weir, P. F. Duffy, Wilbur M. Root, C. W. Burdick,	Sec. of State & Ins. Com. State Auditor Commissioner of Ins. Insurance Commissioner	Olympia, Charleston, Madison, Cheyenne,	Washington. West Virginia. Wisconsin. Wyoming.

CANADA.

Wm. Fitzgerald, Dr. J. H. Hunter,	Superintendent of Ins. Inspector of Insurance	Ottawa, Toronto,	Dominion of Can'a Province of Ontario
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*TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an *Ordinary Life, Tontine, Semi-Tontine* and *Free Tontine* Policy for \$1,000.

Age at issue of origin'l Policy.	AT THE END OF THE FOLLOWING YEARS.					
	3d.	5th.	7th.	10th.	15th.	20th.
25	\$ 50	\$ 83	116	\$166	\$247	\$322
26	51	86	119	170	252	328
27	53	88	122	174	257	334
28	54	90	126	178	262	340
29	56	92	129	182	268	346
30	57	95	132	187	273	352
31	59	97	135	191	279	358
32	60	100	138	195	284	363
33	61	102	142	199	289	369
34	63	106	145	204	295	374
35	66	107	148	208	300	380
36	67	110	152	212	305	385
37	68	112	155	217	310	390
38	70	115	159	221	315	395
39	71	118	162	225	320	400
40	73	120	165	230	325	404
41	75	123	169	234	330	409
42	77	126	172	238	334	412
43	78	128	176	242	338	418
44	80	131	179	246	343	422
45	82	134	182	250	347	426
46	84	136	185	253	351	430
47	85	138	188	257	354	433
48	87	141	191	260	358	437
49	88	143	194	263	362	449
50	90	145	196	267	365	461
51	91	147	199	270	369	472
52	93	149	202	274	372	484
53	94	151	204	276	375	496
54	95	153	207	279	386	507
55	97	155	209	282	396	519
56	98	157	212	284	406	530
57	100	159	214	287	417	542
58	101	161	216	290	427	554
59	102	163	218	298	437	567
60	103	165	221	306	447	580

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days notice of premium falling due.

*This table applies only to Policies issued prior to January 1, 1883; see following pages for values on Policies issued since that time.

*TABLE OF PAID-UP VALUES,

showing the amount of Non-participating Paid-up Policy which would be paid for an *Ordinary Life*, "*Semi-Tontine*," and "*Free Tontine Policy*," for \$1,000.

AT THE END OF THE FOLLOWING YEARS.

3d	4th	5th	6th	7th	8th	9th	10th	11th
\$ 54	\$ 71	\$ 89	\$106	\$123	\$140	\$157	\$173	\$189
55	73	91	108	125	143	159	176	192
56	74	92	110	128	145	162	179	196
57	76	94	112	130	148	165	183	200
58	77	96	114	132	150	168	186	202
59	79	98	116	135	153	171	189	207
61	80	100	119	138	156	175	193	211
62	82	101	121	140	159	178	197	215
63	83	103	123	143	162	181	200	219
64	85	106	126	146	166	185	204	223
66	87	108	128	149	169	189	208	227
67	89	110	131	152	172	192	212	232
69	91	113	134	155	176	196	216	236
70	93	115	137	158	179	200	221	241
72	95	118	140	162	183	204	225	246
73	97	120	143	165	187	208	230	251
75	99	122	145	168	190	212	234	256
77	101	125	148	171	194	217	239	261
78	103	127	151	175	198	221	243	266
79	105	129	154	178	201	225	248	271
81	106	132	157	181	205	229	252	275
82	108	134	159	184	209	233	257	281
84	110	137	162	188	213	238	262	286
85	112	139	165	191	217	242	267	291
87	115	142	169	195	221	246	272	296
88	117	145	172	199	225	251	277	302
90	119	147	175	203	229	256	282	307
92	121	150	179	206	234	261	287	313
94	124	153	182	211	238	266	293	319
96	126	156	186	215	243	271	298	325
98	129	159	189	219	248	276	304	331
100	131	163	193	223	252	281	309	337
102	134	166	197	227	257	286	315	343
104	137	169	201	232	262	292	320	349
106	140	172	205	236	267	297	326	355
108	142	176	208	240	271	302	332	---

This table applies only to Policies issued since January 1, 1888.

*TABLE OF PAID-UP VALUES.

Showing the amount of Non-participating Paid-up Policy which would be issued for an Ordinary Life, "~~Some-Tontine~~," and "~~Free Tontine Policy~~," for \$1,000.

Age at issue of original Policy.	AT THE END OF THE FOLLOWING YEARS.								
	12th	13th	14th	15th	16th	17th	18th	19th	20th
25	\$206	\$221	\$237	\$258	\$288	\$288	\$298	\$313	\$327
26	209	225	241	257	272	288	303	318	332
27	213	229	245	261	277	293	308	323	338
28	217	233	250	266	282	297	313	328	344
29	220	237	254	270	286	300	318	334	350
30	224	242	258	275	291	308	324	340	357
31	229	246	263	280	297	318	330	347	363
32	233	250	268	285	302	319	336	353	370
33	237	255	273	290	308	325	343	360	378
34	241	260	278	295	314	332	350	367	385
35	246	265	283	302	320	338	356	374	392
36	251	270	289	308	327	345	363	382	400
37	256	275	295	314	333	352	371	389	407
38	261	281	301	320	340	359	378	396	415
39	266	287	307	327	346	366	385	404	422
40	272	292	313	338	353	372	392	411	430
41	277	298	319	339	359	379	399	419	438
42	283	304	325	345	366	386	406	426	446
43	288	309	331	352	373	393	414	434	453
44	293	315	337	358	379	400	421	441	461
45	298	321	343	365	386	407	428	449	469
46	304	326	348	371	393	414	435	456	477
47	309	332	355	378	400	421	443	464	485
48	315	338	362	384	407	429	450	472	493
49	321	345	368	391	414	436	458	480	501
50	327	351	375	396	421	444	466	488	509
51	333	357	381	405	428	451	474	496	---
52	339	364	388	412	436	459	482	---	---
53	345	370	395	419	443	467	---	---	---
54	351	377	402	426	451	---	---	---	---
55	357	383	409	434	---	---	---	---	---
56	364	390	416	---	---	---	---	---	---
57	370	397	---	---	---	---	---	---	---
58	376	---	---	---	---	---	---	---	---

*This table applies only to Policies issued since January 1, 1888. See preceding page for values on Policies issued previous to that time.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an Ordinary Life Distribution Policy for \$1,000.

Age at issue of origin'l Policy.	AT THE END OF THE FOLLOWING YEARS.					
	3d.	5th.	7th.	10th.	15th.	20th.
25	\$ 56	\$ 23	132	\$190	\$237	\$324
26	57	96	136	195	294	328
27	59	99	139	200	302	402
28	61	108	144	206	309	411
29	63	105	148	211	317	430
30	65	109	152	217	325	430
31	67	111	156	223	333	439
32	69	115	160	229	341	446
33	71	118	165	235	349	458
34	73	121	170	241	358	467
35	75	125	174	247	366	476
36	77	128	179	254	374	485
37	79	132	184	260	383	494
38	82	135	189	267	391	503
39	84	139	194	274	399	512
40	86	143	199	280	407	521
41	89	147	204	287	415	530
42	91	151	209	293	423	538
43	94	155	214	300	431	547
44	96	159	220	306	439	555
45	99	163	225	313	447	563
46	102	167	230	319	454	571
47	104	171	235	325	462	579
48	107	174	239	332	469	587
49	109	178	244	338	476	594
50	111	182	249	343	483	601
51	114	186	254	349	490	608
52	116	189	259	355	497	615
53	119	193	263	361	504	621
54	121	197	268	367	510	628
55	123	200	272	373	517	635
56	126	204	277	378	523	642
57	128	207	281	384	529	648
58	130	211	286	389	535	656
59	133	214	290	394	541	663
60	135	218	295	399	547	671

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days notice of premium falling due.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued for an **Ordinary Life** Non-forfeiting Free Tontine Policy for \$1,000.

Age at issue of origin'l Policy.	AT THE END OF THE FOLLOWING YEARS.					
	3d.	5th.	6th.	7th.	8th.	9th.
25	\$ 50	\$ 84	\$100	\$117	\$133	\$149
26	52	85	102	119	136	152
27	53	86	105	123	140	155
28	55	88	108	125	143	160
29	56	93	111	129	147	165
30	57	96	113	133	150	169
31	58	98	116	135	154	173
32	59	100	119	138	158	177
33	62	103	122	141	160	180
34	63	105	125	145	165	185
35	65	107	128	149	169	189
36	66	110	130	151	172	193
37	68	113	134	155	176	197
38	70	116	138	159	180	200
39	71	118	140	162	184	205
40	73	120	143	166	187	209
41	75	122	146	169	190	212
42	76	123	149	173	195	217
43	78	128	151	176	198	221
44	81	131	155	180	202	225
45	82	133	158	183	205	227
46	84	136	161	185	208	231
47	85	138	163	188	211	234
48	87	140	165	191	214	237
49	88	144	168	196	217	242
50	90	145	171	198	220	244
51	91	147	173	199	225	250
52	92	150	176	201	228	256
53	94	151	179	207	233	264
54	95	153	182	212	241	270
55	97	157	187	217	247	278
56	98	162	193	224	255	285
57	100	166	198	230	261	292
58	103	170	203	236	267	299
59	106	175	208	241	273	305
60	110	179	213	247	279	310

NOTE.—The laws of the state of New York require all life insurance companies doing business in that state to send thirty days' notice of premium falling due.

TABLE OF PAID-UP VALUES,

Showing the amount of Non-participating Paid-up Policy which would be issued
for an **Ordinary Life** Semi-Monthly Policy for \$1,000.

Age at issue of origin- Policy.	AT THE END OF THE FOLLOWING YEARS.					
	3d.	5th.	7th.	10th.	15th.	20th.
25	\$ 54 46	\$ 90 96	\$127 54	\$182 38	\$272 89	\$360 41
26	55 99	93 45	130 96	187 07	279 26	368 07
27	57 58	96 02	134 45	191 84	285 72	375 84
28	59 17	98 65	138 01	196 71	292 24	383 71
29	60 89	101 32	141 66	201 63	298 83	391 65
30	62 59	104 06	145 38	206 63	305 54	399 61
31	64 25	106 87	149 18	211 69	312 38	407 57
32	66 04	109 72	153 01	216 81	319 25	415 52
33	67 83	112 63	156 91	222 00	326 25	423 44
34	69 69	115 60	160 87	227 29	333 38	431 32
35	71 59	118 62	164 90	232 65	340 42	439 18
36	73 49	121 65	168 96	238 11	347 51	446 65
37	75 45	124 75	173 12	243 65	354 58	454 47
38	77 41	127 90	177 34	249 28	361 62	461 97
39	79 45	131 14	181 66	254 97	368 68	469 35
40	81 51	134 42	186 04	260 66	375 56	476 57
41	83 64	137 79	190 50	266 35	382 41	483 66
42	85 79	141 19	194 98	272 06	389 15	490 57
43	87 99	144 64	199 45	277 59	395 77	497 32
44	90 19	148 09	203 87	283 12	402 24	503 69
45	92 43	151 52	208 24	288 56	408 58	510 28
46	94 65	154 88	212 54	293 89	414 76	516 46
47	96 84	158 20	216 78	299 13	420 79	522 42
48	98 98	161 44	220 92	304 25	426 67	528 15
49	101 06	164 68	225 00	309 26	432 39	533 66
50	103 12	167 78	229 04	314 19	437 99	538 86
51	105 18	170 91	232 97	319 03	443 42	543 81
52	107 22	174 09	236 89	323 78	448 70	548 50
53	109 24	177 05	240 75	328 46	453 81	553 00
54	111 24	180 07	244 53	333 05	458 70	557 89
55	113 22	183 05	248 29	337 55	463 37	561 81
56	115 19	186 00	251 97	341 94	467 80	566 36
57	117 15	188 91	255 61	346 20	471 98	571 14
58	119 08	191 77	259 18	350 32	476 01	575 21
59	120 96	194 59	262 63	354 25	479 98	581 62
60	122 83	197 35	265 99	357 99	484 04	587 59

TABLE OF PROPORTIONATE HEIGHT, WEIGHT AND CHEST MEASUREMENT.

Height.	Weight.	Medium Chest.	20 per cent. above average weight.	20 per cent. below avg. weight.
	SHOULD WEIGH			
5 feet 1 inch.	120 lbs.	34.06 inch.	144 lbs.	96 lbs.
5 " 2 "	125 "	35.13 "	150 "	100 "
5 " 3 "	130 "	35.70 "	156 "	104 "
5 " 4 "	135 "	36.26 "	162 "	108 "
5 " 5 "	140 "	36.83 "	168 "	112 "
5 " 6 "	143 "	37.50 "	172 "	114 "
5 " 7 "	145 "	38.16 "	174 "	116 "
5 " 8 "	148 "	38.53 "	178 "	118 "
5 " 9 "	155 "	39.10 "	186 "	124 "
5 " 10 "	160 "	39.66 "	192 "	128 "
5 " 11 "	165 "	40.23 "	198 "	132 "
6 "	170 "	40.80 "	204 "	136 "

"The weight is of moment, relatively to the height." The simple statement of the due relation is that of Dr. Britton: "As a rule, it may be laid down that an adult male, in good health, 66 inches in stature, ought to weigh rather more than tenstones, or 140 pounds avoirdupois. And for every inch above and below this height, we may respectively add and subtract five pounds."

"Individuals may present a wide range of variation from this: 'But as a rule, twenty per cent., or one-fifth, is almost the maximum variation within the limits of health.'—*Medical Examinations for Life Insurance*, by J. Adams Allen, M. D. L.E. D.

The Sum of Money that must be Invested, annually, at Compound Interest, to amount to \$1,000 in a definite number of years.

Length of time invested.	At 4 Per Ct.	At 4½ Per Ct.	At 5 Per Ct.	At 6 Per Ct.	At 7 Per Ct.	At 8 Per Ct.	Amounts to,
10 years.....	\$80.09	\$77.88	\$75.72	\$71.57	\$67.64	\$63.92	\$1,000.00
15 "	48.02	46.04	44.14	40.53	37.19	34.10	1,000.00
20 "	32.29	30.50	28.80	25.65	22.80	20.23	1,000.00
25 "	23.09	21.47	19.96	17.20	14.78	12.67	1,000.00
30 "	17.14	15.69	14.34	11.93	9.89	8.17	1,000.00
35 "	13.06	11.74	10.55	8.47	6.76	5.37	1,000.00

EXPLANATION.—How much must I invest every year, at 5 per cent. compound interest, so that the proceeds will amount to \$1,000 in 20 years? Look under the heading "5 per cent.," at the right of 20 years, and you find \$28.80 the answer, etc., etc.

MASSACHUSETTS LIAMS, CASH AND PAID-UP VALUES.

20-Payment Life Rate, Endowment Policies, \$1,000 each.

AGE AT ISSUE, 20. AT MATURITY, 75.		AGE AT ISSUE, 25. AGE AT MATURITY, 75.			AGE AT ISSUE, 30. AGE AT MATURITY, 75.		
Cash Surren'r Value	Paid-up Value	Year	Cash Surren'r Value	Paid-up Value	Year	Cash Surren'r Value	Paid-up Value
\$16.29	\$60.60	2	\$19.60	\$65.90	2	\$23.47	\$70.80
30.57	111.50	3	35.79	117.80	3	41.89	124.00
45.44	162.50	4	52.68	169.60	4	61.04	176.00
60.93	213.50	5	70.17	221.80	5	80.98	228.00
77.05	264.50	6	88.41	272.80	6	101.73	280.00
93.85	315.50	7	107.41	324.80	7	123.34	332.00
111.35	366.60	8	127.19	375.50	8	145.85	384.00
129.58	417.60	9	147.79	426.60	9	169.30	435.00
148.56	468.60	10	169.26	477.50	10	193.74	486.00
168.35	519.50	11	191.62	528.80	11	219.34	537.00
188.97	570.50	12	214.95	579.00	12	245.83	587.00
210.47	621.40	13	239.27	629.50	13	273.57	637.00
232.88	672.30	14	264.64	679.90	14	302.48	687.00
256.26	723.00	15	291.18	730.20	15	332.58	737.00
280.65	773.80	16	318.78	780.30	16	363.92	786.00
306.11	824.60	17	347.67	830.40	17	396.54	836.00
332.76	875.40	18	377.85	880.80	18	430.51	885.00
360.47	926.10	19	409.35	930.10	19	465.90	934.00
389.49	1000.00	20	442.23	1000.00	20	502.84	1000.00
399.88		21	453.77		21	515.84	
409.52		22	465.60		22	539.14	
420.09		23	477.72		23	542.75	
431.00		24	490.18		24	556.65	
442.23		25	502.84		25	570.89	
453.77		26	515.84		26	585.45	
465.60		27	529.14		27	600.35	
477.72		28	542.75		28	615.62	
490.13		29	556.65		29	631.28	
502.84		30	570.89		30	647.36	
515.84		31	585.45		31	663.85	
529.14		32	600.35		32	680.82	
542.75		33	615.62		33	698.29	
556.65		34	631.28		34	716.33	
570.89		35	647.36		35	735.01	
585.45		36	663.85		36	754.42	
600.35		37	680.82		37	747.40	
615.62		38	698.29		38	796.06	
631.28		39	716.33		39	818.61	
647.36		40	735.01		40	842.65	
663.85		41	754.42		41	868.49	
680.82		42	774.74		42	896.55	
698.29		43	796.06		43	927.34	
716.33		44	818.61		44	961.54	
735.01		45	842.65		45	1000.00	
754.42		46	868.49				
774.74		47	896.55				
796.06		48	927.34				
818.61		49	961.54				
842.65		50	1000.00				
868.49							
896.55							
927.34							
961.54							
1000.00							

MASSACHUSETTS LAWS, CASH AND PAID-UP VALUES.

20-Annual Payment Life Rate, Endowment Policies, \$1,000 each.

AGE AT ISSUE, 35. AGE AT MATURITY, 75.			AGE AT ISSUE, 40. AGE AT MATURITY, 76.			AGE AT ISSUE, 45. AGE AT MATURITY, 78.		
Year	Cash Surrender Value	Paid-up Ins	Year	Cash Surrender Value	Paid-up Ins	Year	Cash Surrender Value	Paid-up Ins
2	\$28.06	\$76.00	2	\$32.95	\$79.00	2	\$37.08	\$80.00
3	49.18	129.00	3	57.19	134.00	3	64.16	135.00
4	71.15	188.00	4	82.34	189.00	4	92.03	189.00
5	94.02	236.00	5	108.41	242.00	5	120.74	242.00
6	117.84	288.00	6	135.41	295.00	6	150.32	294.00
7	142.65	341.00	7	163.28	347.00	7	180.82	346.00
8	168.51	393.00	8	192.14	399.00	8	212.25	396.00
9	195.39	444.00	9	221.97	449.00	9	244.69	446.00
10	223.32	495.00	10	252.87	499.00	10	278.20	496.00
11	252.32	545.00	11	284.85	549.00	11	312.84	545.00
12	282.41	595.00	12	318.01	598.00	12	348.71	598.00
13	313.64	644.00	13	352.39	646.00	13	385.94	641.00
14	346.07	694.00	14	388.10	695.00	14	424.62	690.00
15	379.79	743.00	15	425.24	743.00	15	464.91	738.00
16	414.87	791.00	16	463.98	792.00	16	506.96	787.00
17	451.41	840.00	17	504.31	840.00	17	550.98	836.00
18	489.50	888.00	18	546.53	889.00	18	597.22	886.00
19	529.29	937.00	19	590.83	938.00	19	646.00	938.00
20	570.89	1000.00	20	637.53	1000.00	20	697.72	1000.00
21	585.44		21	658.38		21	714.02	
22	600.35		22	669.53		22	730.76	
23	615.62		23	686.09		23	748.04	
24	631.28		24	708.25		24	765.96	
25	647.36		25	720.88		25	784.68	
26	663.86		26	739.12		26	804.37	
27	680.81		27	758.08		27	825.24	
28	698.37		28	777.67		28	847.61	
29	716.32		29	798.66		29	871.85	
30	735.00		30	820.68		30	898.46	
31	754.42		31	844.28		31	928.07	
32	774.75		32	869.53		32	961.54	
33	796.09		33	897.13		33	1000.00	
34	818.61		34	927.57				
35	842.64		35	961.54				
36	868.49		36	1000.00				
37	896.54							
38	927.34							
39	961.54							
40	1000.00							

ENDOWMENT POLICIES OF \$1,000 EACH.

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MASSACHUSETTS LAWS, CASH AND PAID-UP VALUES.

ENDOWMENT POLICIES OF \$1.000 EACH.

AGE 35, 20-YEAR EN-DOWMENT.			AGE 35, 25-YEAR EN-DOWMENT.			AGE 35, 30-YEAR EN-DOWMENT.		
At end of Yrs.	Cash Surrender Value.	Paid-up Ins.	At end of Yrs.	Cash Surrender Value.	Paid-up Ins.	At end of Yrs.	Cash Surrender Value.	Paid-up Ins.
2	\$ 57 93	\$108 57	2	\$ 88 11	\$ 81 39	2	\$ 25 42	\$ 60 32
3	95 55	167 38	3	62 98	180 68	3	44 55	102 95
4	128 66	226 16	4	88 93	179 21	4	64 47	145 03
5	166 40	288 25	5	115 99	226 92	5	85 16	186 42
6	205 82	339 14	6	144 17	273 75	6	106 71	227 24
7	247 05	393 89	7	173 64	319 84	7	129 12	267 39
8	290 16	447 46	8	204 34	365 01	8	152 44	306 90
9	335 24	499 84	9	236 35	409 29	9	176 67	345 67
10	382 33	550 97	10	269 62	452 54	10	201 75	383 59
11	431 62	600 92	11	304 39	494 98	11	227 82	420 78
12	483 12	649 61	12	340 51	536 85	12	254 80	457 12
13	537 04	697 14	13	378 13	576 76	13	282 72	492 60
14	593 54	743 52	14	417 35	616 26	14	311 64	527 25
15	652 82	788 79	15	458 28	654 87	15	341 63	561 13
16	715 12	838 01	16	501 02	692 61	16	372 75	594 28
17	780 61	876 19	17	545 69	729 53	17	405 01	626 62
18	849 76	918 40	18	592 58	765 68	18	438 65	658 43
19	922 74	959 65	19	641 73	801 08	19	473 60	689 50
20	1000 00	.....	20	693 42	835 78	20	510 04	719 96
			21	747 86	869 79	21	548 08	749 83
			22	805 88	903 19	22	587 89	779 18
			23	866 29	937 99	23	629 65	808 05
			24	931 02	968 26	24	673 56	836 45
			25	1000 00	.....	25	719 88	864 47
						26	768 88	892 11
						27	820 92	919 45
						28	876 42	946 50
						29	935 91	973 35
						30	1000 00	.....
AGE 40, 30-YEAR EN-DOWMENT.			AGE 40, 25-YEAR EN-DOWMENT.			AGE 40, 20-YEAR EN-DOWMENT.		
At end of Yrs.	Cash Surrender Value.	Paid-up Ins.	At end of Yrs.	Cash Surrender Value.	Paid-up Ins.	At end of Yrs.	Cash Surrender Value.	Paid-up Ins.
2	\$ 25 69	\$ 58 01	2	\$ 37 91	\$ 78 51	2	\$ 57 52	\$105 95
3	46 78	101 58	3	63 66	128 16	3	92 55	165 32
4	67 39	144 36	4	90 42	176 92	4	129 04	223 46
5	89 27	186 23	5	118 14	224 62	5	167 02	280 80
6	111 91	227 29	6	146 04	271 89	6	206 65	336 04
7	135 21	267 36	7	176 75	317 09	7	247 85	390 40
8	159 18	306 44	8	207 60	361 71	8	290 73	443 48
9	183 66	344 58	9	239 55	405 29	9	335 48	496 37
10	209 29	381 38	10	272 68	447 88	10	382 16	546 10
11	236 48	418 20	11	307 06	489 55	11	430 91	595 69
12	262 45	453 68	12	342 70	530 21	12	481 87	644 21
13	290 23	488 82	13	379 85	570 17	13	535 34	691 72
14	318 91	522 22	14	418 47	609 24	14	591 39	738 24
15	348 61	555 35	15	458 72	647 52	15	650 33	783 85
16	379 08	587 76	16	500 75	685 08	16	712 43	828 58
17	410 78	619 48	17	544 73	721 98	17	778 09	872 52
18	443 54	650 71	18	580 86	758 27	18	847 51	915 70
19	477 62	681 34	19	619 37	794 00	19	921 32	958 17
20	513 11	711 50	20	660 55	829 25	20	1000 00	.....
21	550 09	741 17	21	744 67	864 02			
22	588 77	770 46	22	802 06	898 44			
23	629 37	799 42	23	863 48	932 53			
24	672 16	828 15	24	929 19	966 86			
25	717 46	856 70	25	1000 00	.....		
26	765 69	885 17						
27	817 35	915 64						
28	873 66	942 21						
29	933 62	970 97						
30	1000 00	.....					

Premiums and Reserve Values for \$1,000, Ordinary Life Policy,

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
.41	\$ 7.09	\$14.40	\$21.94	\$29.71	\$37.73	\$46.01	\$54.54	\$63.34	\$72.41	\$81.76	\$91.40
.72	7.86	14.95	22.79	30.86	39.20	47.79	56.65	65.79	75.21	84.91	94.91
.04	7.68	15.54	23.68	32.07	40.78	49.66	58.86	68.35	78.12	88.20	98.58
.38	7.96	16.15	24.61	33.34	42.38	51.61	61.17	71.02	81.17	91.64	102.40
.74	8.27	16.80	25.69	34.66	44.01	53.64	63.57	73.81	84.36	95.21	106.39
.11	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72	87.67	98.94	110.55
.51	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75	91.12	102.83	114.87
.92	9.31	18.19	28.79	38.98	49.49	60.31	71.45	82.92	94.73	106.88	119.38
.35	9.69	19.67	29.95	40.56	51.48	62.73	74.31	86.23	98.50	111.11	124.08
.81	10.06	20.47	31.17	42.20	53.56	65.25	77.29	89.68	102.42	115.51	128.96
.28	10.49	21.31	32.45	43.92	55.73	67.90	80.41	93.28	106.50	120.10	134.05
.79	10.93	22.19	33.78	45.72	58.01	70.66	83.67	97.03	110.76	124.87	139.35
.32	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94	115.19	129.83	144.86
.87	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00	119.81	135.01	150.60
.46	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.25	124.63	140.40	156.56
.08	12.88	26.13	39.76	53.77	68.16	82.94	98.11	113.68	129.65	146.01	162.76
.74	13.42	27.23	41.42	56.00	70.97	86.34	102.12	118.29	134.86	151.83	169.17
.43	14.00	28.38	43.16	58.33	73.91	89.90	106.30	123.09	140.29	157.86	175.81
.16	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09	145.91	164.11	182.67
.93	15.21	30.83	46.87	63.32	80.20	97.48	115.18	133.27	151.74	170.57	189.72
.75	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64	157.76	177.20	196.95
.62	16.55	33.63	50.94	68.78	87.04	105.70	124.76	144.19	163.95	184.01	204.35
.54	17.26	34.97	53.11	71.68	90.65	110.03	129.79	149.88	170.28	190.96	211.90
.52	18.02	46.47	55.37	74.68	94.40	114.50	134.94	155.70	176.75	198.06	219.60
.56	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64	183.34	205.28	227.42
.67	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70	190.06	212.62	235.35
.84	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86	196.87	220.06	243.88
.09	21.31	43.03	65.13	87.56	110.31	133.34	156.62	180.11	203.78	227.59	251.50
.43	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44	210.77	235.21	259.71
.85	23.09	46.53	70.90	94.36	118.69	143.24	167.98	192.86	217.85	242.91	267.99
.36	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.36	225.01	250.69	276.34
.97	24.93	50.17	75.68	101.43	127.37	153.47	179.67	205.96	232.27	258.55	284.76
.68	25.88	52.05	78.45	105.06	131.82	158.70	185.66	212.64	239.59	266.47	293.22
.51	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.39	246.98	274.44	301.73
.46	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19	254.42	282.46	310.25
.54	28.87	57.91	87.08	116.33	145.61	174.86	204.02	233.05	261.90	290.50	318.79
.76	29.90	59.94	90.06	120.21	150.33	180.36	210.25	239.95	269.41	298.53	327.58
.13	30.96	62.01	93.09	124.13	155.09	185.91	216.52	246.89	276.91	306.54	335.72
.66	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81	283.89	314.50	344.07
.37	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70	291.81	322.36	352.29
.27	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54	299.13	330.10	360.36
.36	35.35	70.53	105.48	140.15	174.43	208.26	241.58	274.29	306.35	337.69	368.28
.68	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94	313.42	345.13	376.10
.23	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43	320.35	352.49	383.95
.04	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78	327.18	359.87	391.95
.11	39.87	79.22	117.96	156.01	193.29	229.74	265.31	300.06	334.07	367.43	400.25

This table was adopted by the Connecticut Mutual Life Ins. Co., March 23, 1882.

Net Premiums and Reserve Values for \$1,000, Ordinary Life Policy,

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
20	101.33	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	259.54	335.21	416.98
21	105.22	115.83	126.75	138.00	149.57	161.47	173.70	186.27	199.17	268.87	346.53	429.77
22	109.27	120.27	131.61	143.26	155.25	167.59	180.23	193.23	206.59	278.51	358.10	442.71
23	113.49	124.91	136.66	148.74	161.16	173.92	187.02	200.47	214.27	288.44	369.89	455.61
24	117.90	129.74	141.92	154.44	167.80	180.50	194.06	207.98	222.25	298.66	381.90	469.02
25	122.49	134.77	147.39	160.36	173.67	187.34	201.37	215.77	230.50	309.14	394.11	482.38
26	127.26	139.99	153.07	166.50	180.29	194.44	208.96	223.83	239.05	319.87	406.50	495.72
27	132.23	145.43	158.98	172.90	187.18	201.82	216.82	232.18	247.88	330.84	419.05	509.15
28	137.40	151.08	165.13	179.54	194.32	209.47	224.97	240.81	256.99	342.04	431.75	522.61
29	142.78	156.96	171.52	186.44	201.73	217.89	233.38	249.72	266.38	353.45	444.58	536.07
30	148.38	163.08	178.16	193.61	209.42	225.58	242.08	258.90	276.02	365.06	457.51	549.51
31	154.21	169.45	185.06	201.04	217.37	234.05	251.05	268.34	285.90	376.85	470.53	562.88
32	160.27	176.06	192.20	208.72	225.58	242.77	260.25	278.00	296.00	388.81	483.60	576.16
33	156.56	182.90	199.60	216.66	234.05	251.73	269.69	287.90	306.33	400.91	496.70	589.32
34	173.10	190.00	207.26	224.86	242.76	260.93	279.35	298.00	316.86	413.15	509.82	602.38
35	179.87	197.35	215.16	233.28	251.68	270.34	289.22	308.32	327.58	425.49	522.92	615.14
36	186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.48	437.92	535.96	627.73
37	194.10	212.71	231.60	250.78	270.15	289.76	309.54	329.48	349.53	450.41	548.93	640.09
38	201.54	220.70	240.12	259.73	279.68	299.74	319.96	340.29	360.72	462.94	561.77	652.25
39	209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	476.49	574.47	664.24
40	216.97	237.23	257.42	278.40	299.23	320.19	341.24	362.34	383.47	488.02	586.99	676.14
41	224.94	245.78	266.77	287.94	309.24	330.62	352.07	373.54	394.98	500.52	599.29	688.00
42	233.07	254.44	275.96	297.61	319.36	341.17	362.99	384.80	406.55	512.92	611.37	699.86
43	241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.24	525.22	623.24	711.76
44	249.72	272.16	294.69	317.23	339.91	362.51	385.04	407.47	429.75	537.37	634.97	723.70
45	258.22	281.18	304.22	327.27	350.30	373.26	396.12	418.89	441.35	549.34	646.62	735.70
46	266.80	290.30	313.81	337.90	360.73	384.04	407.21	430.18	452.90	561.09	658.25	747.63
47	275.49	299.49	323.47	347.39	371.19	394.84	418.33	441.48	464.37	572.62	669.94	759.55
48	284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.73	583.97	681.71	771.56
49	293.05	318.04	342.91	367.62	392.13	416.36	440.28	463.89	486.96	596.20	693.59	783.85
50	301.92	327.38	352.68	377.76	402.57	427.05	451.16	474.84	498.04	606.39	705.61	796.55
51	310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.99	509.39	617.64	717.64	809.53
52	319.80	346.18	372.23	397.96	423.29	448.17	472.55	496.37	519.63	629.02	729.74	822.52
53	328.79	355.55	381.96	407.97	433.50	458.53	482.99	506.87	530.19	640.57	742.09	835.14
54	337.76	364.90	391.62	417.87	443.58	468.72	493.26	517.22	540.68	652.39	754.74	847.35
55	346.70	374.19	401.19	427.64	453.50	478.74	503.39	527.52	551.19	664.32	768.01	859.60
56	355.59	383.38	410.62	437.25	463.24	488.63	513.47	537.85	561.89	676.42	781.73	872.18
57	364.38	392.46	419.90	446.70	472.36	498.48	523.80	548.32	572.60	688.70	795.58	884.33
58	373.05	401.37	429.02	456.02	482.45	508.38	533.89	559.04	583.89	701.30	809.11	894.17
59	381.55	410.12	438.02	465.32	492.11	518.46	544.34	570.05	595.28	714.49	822.31	908.79
60	389.90	418.76	447.00	474.71	501.96	528.33	555.32	581.42	607.12	728.48	836.57	912.61
61	398.16	427.39	455.00	484.30	512.13	539.56	566.78	593.19	619.17	743.11	849.56	1000.00
62	406.41	436.16	463.41	494.25	522.68	550.70	578.28	605.22	631.56	758.05	863.10	.....
63	414.61	445.18	471.11	504.62	533.69	562.32	590.28	617.61	644.45	772.79	874.08	.....
64	423.49	454.59	482.26	515.47	545.22	574.27	602.67	630.55	658.19	787.27	884.81	.....
65	432.61	464.51	493.93	526.88	557.10	586.65	615.66	644.41	673.03	802.11	894.76	.....

Note.—This table was adopted by the Connecticut Mutual Life Ins. Co., March 23, 1882.

premiums and Reserve Values per \$1,000 28-Premiums Life Policy.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premiums.	RESERVE AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
23 13	\$16 15	\$32 86	\$50 16	\$68 07	\$86 62	105 84	125 78	146 33	167 67	189 76	212 61
23 48	16 46	33 49	51 12	69 38	88 29	107 87	128 14	149 13	170 87	193 38	216 66
23 83	16 78	34 14	52 12	70 74	90 01	109 96	130 63	152 02	174 17	197 11	220 60
24 20	17 11	34 82	53 15	72 13	91 78	112 13	133 19	154 99	177 67	200 95	223 60
24 69	17 45	35 52	54 22	73 57	93 61	114 35	135 82	158 05	181 07	204 89	226 60
24 98	17 81	36 24	55 31	75 06	95 49	116 64	138 54	161 21	184 66	208 95	234 60
25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 88	164 44	188 36	213 12	238 60
25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 77	192 16	217 40	243 60
26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 06	221 80	248 60
26 71	19 33	39 33	60 02	81 43	103 57	126 48	150 19	174 70	200 07	226 31	253 60
27 19	19 74	40 17	61 30	83 14	105 74	129 13	153 31	178 32	204 18	230 94	258 61
27 68	20 17	41 03	62 60	84 90	107 98	131 83	156 51	182 02	206 40	235 67	263 61
28 19	20 61	41 91	63 93	86 71	110 26	134 62	159 79	185 81	212 71	240 52	269 61
28 72	21 05	42 81	65 32	88 57	112 62	137 47	163 15	189 69	217 13	245 49	274 61
29 27	21 51	43 75	66 74	90 49	115 03	140 40	166 60	193 68	221 66	250 58	280 61
29 85	22 00	44 72	68 20	92 46	117 52	143 40	170 14	197 77	226 31	255 78	286 61
30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 95	231 05	261 10	292 11
31 08	22 99	46 72	71 29	96 53	122 66	149 64	177 49	206 38	235 90	266 51	298 09
31 74	23 50	47 77	72 61	98 66	125 34	152 88	181 29	210 60	240 83	272 01	304 15
32 42	24 04	48 84	74 44	100 85	128 10	156 20	185 19	215 06	245 86	277 60	310 28
33 14	24 58	49 95	76 11	103 10	130 92	159 60	189 16	219 60	250 96	283 23	316 44
33 90	25 16	51 10	77 85	105 42	133 82	163 08	193 20	224 21	256 10	288 90	322 53
34 69	25 75	52 29	79 62	107 78	136 77	166 61	197 30	228 85	261 27	294 58	328 52
35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 60	266 43	300 26	335 00
36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 15	271 59	305 91	341 13
37 35	27 62	56 00	85 17	115 13	145 86	177 37	209 67	242 78	276 72	311 52	347 21
38 34	28 28	57 28	87 07	117 61	148 90	180 95	213 77	247 38	281 90	317 06	353 20
39 39	28 92	58 58	88 97	120 09	151 98	184 61	217 85	251 94	286 53	322 58	359 11
40 51	29 58	59 87	90 86	122 55	154 94	188 06	221 87	256 44	291 78	327 91	364 90
41 69	30 23	61 15	92 73	124 99	157 93	191 53	225 86	260 88	296 64	333 19	370 57
42 95	30 89	62 42	94 61	127 43	160 90	195 02	229 80	265 26	301 44	338 37	376 11
44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 45	381 60
45 73	32 21	65 01	98 37	132 31	166 82	201 90	237 57	273 85	310 77	348 87	386 74
47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 68	353 18	391 81
48 90	33 56	67 61	102 18	137 18	172 69	208 57	245 15	282 14	319 69	357 85	396 71
50 66	34 24	68 93	104 06	139 62	175 61	212 02	248 86	286 17	323 99	362 37	401 39

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1882.

Net Premiums and Reserve Values per \$1,000, 20-Premiums Life Policy.

AMERICAN EXPERIENCE 3 PER CENT

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF												
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.	
23	236 35	260 90	286 38	312 68	339 98	368 26	397 57	427 94	459 42	504 59	555 22	609 92	
24	240 84	265 85	291 75	318 58	346 38	375 18	405 02	435 95	468 00	514 30	565 89	621 18	
25	245 46	270 93	297 32	324 65	352 97	382 29	412 68	444 16	476 80	524 23	576 71	632 51	
26	250 21	276 17	303 06	330 89	359 72	389 59	420 53	452 60	485 83	534 37	587 67	643 89	
27	255 10	281 55	308 93	337 29	366 66	397 08	428 59	461 25	495 10	544 70	598 74	655 30	
28	260 12	287 07	314 97	343 86	373 77	404 76	436 85	470 12	504 59	555 22	609 92	666 72	
29	265 23	292 73	321 16	350 59	381 06	412 62	445 32	479 19	514 30	565 89	621 18	678 13	
30	270 56	298 55	327 51	357 49	388 54	420 69	453 99	488 49	524 23	576 71	632 51	689 51	
31	275 99	304 50	334 01	364 56	396 19	428 93	462 85	497 97	534 37	587 67	643 89	700 88	
32	281 54	310 60	340 67	371 80	404 01	437 36	471 89	507 65	544 70	598 74	655 30	712 08	
33	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 62	555 22	609 92	666 72	723 24	
34	293 06	323 24	354 46	386 75	420 16	454 73	490 51	527 54	565 89	621 18	678 13	734 27	
35	299 02	329 77	361 57	394 45	428 46	463 64	500 03	537 70	576 71	632 51	689 51	745 16	
36	305 11	336 44	368 52	402 30	436 90	472 68	509 69	547 99	587 67	643 89	700 88	755 89	
37	311 94	343 24	376 20	410 27	445 46	481 83	519 45	558 39	598 74	655 30	712 08	766 42	
38	317 68	350 16	383 70	418 38	454 11	491 07	529 31	568 89	609 92	666 72	723 24	776 73	
39	324 15	357 18	391 28	426 48	462 83	500 39	539 24	579 47	621 18	678 13	734 27	786 82	
40	330 67	364 27	398 93	434 69	471 61	509 76	549 23	590 10	632 51	689 51	745 16	796 67	
41	337 28	371 42	406 63	442 94	480 43	519 17	559 25	600 77	643 89	700 88	755 89	806 28	
42	343 94	378 62	414 36	451 23	489 27	528 59	569 28	611 47	655 30	712 08	766 42	815 70	
43	350 63	385 84	422 11	459 51	498 11	538 00	579 31	622 16	666 72	723 24	776 73	824 99	
44	357 34	393 06	429 85	467 78	506 92	547 39	589 30	632 82	678 13	734 27	786 82	834 01	
45	364 08	400 26	437 55	475 99	515 68	556 71	599 24	643 44	689 51	745 16	796 67	842 97	
46	370 70	407 41	445 20	484 15	524 36	565 96	609 10	653 97	700 89	755 89	806 28	851 80	
47	377 31	414 49	452 76	492 20	532 93	575 09	618 84	664 41	712 08	766 42	815 70	860 49	
48	383 84	421 29	460 22	500 15	541 38	584 08	628 45	674 73	723 24	776 73	824 99	869 06	
49	390 28	428 37	467 55	507 44	549 66	592 90	637 89	684 90	734 27	786 82	834 01	877 42	
50	396 62	435 12	474 73	515 55	557 75	601 53	647 14	694 88	745 16	796 67	842 97	885 60	
51	402 81	441 71	481 72	522 96	565 63	609 94	656 16	704 65	755 89	806 28	851 80	893 63	
52	408 85	448 12	488 50	530 15	573 27	618 08	664 92	714 19	766 42	815 70	860 49	901 59	
53	414 73	454 34	495 08	537 10	580 63	625 94	673 40	723 46	776 73	824 99	869 06	909 51	
54	420 43	460 36	501 41	543 77	587 69	633 43	681 55	732 44	786 82	834 01	877 42	917 32	
55	426 96	466 15	507 47	550 14	594 42	640 67	689 36	741 09	796 67	842 97	885 60	924 86	
56	431 27	471 69	513 25	556 18	600 78	647 47	696 78	749 41	806 28	851 80	893 63	932 02	
57	436 36	476 95	518 70	561 84	606 74	653 85	703 79	757 38	815 70	860 49	901 59	938 75	

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1882.

NET PREMIUMS AND RESERVE VALUES PER \$1.000.

Twenty Year Endowment Policy.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue,	Net Annual Premiums.	RESERVE AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$40.77	\$34.46	\$70.18	\$107.22	\$145.63	\$185.47	\$226.79	\$269.65	\$314.11	\$360.24	\$408.10
21	40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.61	314.06	360.18	408.00
22	40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.57	314.02	360.12	407.90
23	40.90	34.44	70.16	107.19	145.59	185.41	226.71	269.54	313.98	360.10	407.80
24	40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.05	407.70
25	41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.98	407.70
26	41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.70
27	41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.89	407.67
28	41.21	34.46	70.18	107.20	145.59	185.39	226.64	269.43	313.82	359.86	407.63
29	41.28	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
30	41.37	34.47	70.21	107.24	145.62	185.41	226.66	269.43	313.79	359.79	407.51
31	41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
32	41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
33	41.69	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
34	41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.43
35	41.97	34.59	70.40	107.50	145.91	185.71	226.93	269.66	313.94	359.85	407.45
36	42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
37	42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
38	42.52	34.73	70.65	107.82	146.31	186.15	227.41	270.13	314.37	360.20	407.70
39	42.75	34.78	70.76	107.99	146.52	186.39	227.66	270.38	314.60	360.40	407.84
40	43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.96
41	43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
42	43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.28
43	44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.83	361.35	408.41
44	44.48	35.31	71.77	109.38	148.20	188.25	229.56	272.18	316.16	361.68	408.58
45	44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.68
46	45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.03	316.82	362.00	408.68
47	46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
48	46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
49	47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.65
50	48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
51	49.15	36.62	74.10	112.45	151.69	191.87	233.00	275.15	318.40	362.83	408.55
52	50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
53	51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
54	52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
55	53.93	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.33

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Year Endowment Policy.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue,	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$457.76	\$509.31	\$562.82	\$618.37	\$676.06	\$735.97	\$796.21	\$862.88	\$930.10	\$1,000.00
21	457.69	509.24	562.78	618.28	675.97	735.88	796.13	862.82	930.06	1,000.00
22	457.62	509.15	562.64	618.19	675.87	735.78	796.04	862.74	930.02	1,000.00
23	457.55	509.07	562.56	618.09	675.77	735.68	795.95	862.67	929.97	1,000.09
24	457.48	508.99	562.46	617.99	675.66	735.58	795.84	862.58	929.92	1,000.00
25	457.41	508.90	562.37	617.88	675.54	735.46	795.73	862.49	929.87	1,000.00
26	457.33	508.81	562.26	617.76	675.42	735.33	795.61	862.40	929.81	1,000.00
27	457.26	508.72	562.15	617.64	675.29	735.20	795.49	862.29	929.74	1,000.00
28	457.18	508.63	562.04	617.51	675.15	735.06	795.35	862.18	929.67	1,000.00
29	457.11	508.53	561.92	617.38	675.00	734.91	795.21	862.06	929.59	1,000.00
30	457.03	508.43	561.80	617.24	674.85	734.75	795.05	861.92	929.51	1,000.00
31	456.97	508.34	561.69	617.11	674.70	734.58	794.89	861.77	929.41	1,000.00
32	456.91	508.26	561.58	616.97	674.53	734.40	794.71	861.61	929.30	1,000.00
33	456.85	508.18	561.47	616.83	674.36	734.21	794.50	861.45	929.19	1,000.00
34	456.84	508.13	561.38	616.69	674.19	734.01	794.29	861.29	929.05	1,000.00
35	456.84	508.08	561.28	616.55	674.00	733.77	794.05	861.01	928.91	1,000.00
36	456.85	508.04	561.19	616.39	673.78	733.50	793.77	860.77	928.74	1,000.00
37	456.88	508.02	561.09	616.22	673.54	733.23	793.47	860.49	928.56	1,000.00
38	456.93	507.99	560.98	616.02	673.27	732.90	793.12	860.16	928.35	1,000.00
39	456.99	507.96	560.85	615.79	672.96	732.53	792.73	859.82	928.12	1,000.00
40	457.05	507.91	560.69	615.53	672.61	732.12	792.29	859.43	927.86	1,000.00
41	457.09	507.84	560.50	615.23	672.21	731.64	791.80	858.98	927.57	1,000.00
42	457.12	507.74	560.27	614.87	671.74	731.10	791.23	858.48	927.24	1,000.00
43	457.13	507.61	559.99	614.45	671.29	730.48	790.60	857.91	926.86	1,000.00
44	457.10	507.42	559.65	613.96	670.58	729.78	791.88	857.27	926.45	1,000.00
45	457.04	507.19	559.24	613.40	669.88	728.99	791.06	856.55	925.98	1,000.00
46	456.92	506.90	558.77	612.74	669.08	728.09	790.15	855.74	925.46	1,000.00
47	456.77	506.55	558.22	612.00	668.17	727.07	789.12	854.84	924.88	1,000.00
48	456.56	506.13	557.58	611.15	667.15	725.93	787.96	853.82	924.20	1,000.00
49	456.31	505.64	556.85	610.20	666.01	724.67	786.69	852.69	923.46	1,000.00
50	456.03	505.10	556.06	609.15	664.75	723.27	785.77	851.43	922.64	1,000.00
51	455.71	504.51	555.17	608.00	663.36	721.72	784.90	850.04	921.72	1,000.00
52	455.37	503.87	554.22	606.74	661.83	720.02	783.06	848.49	920.70	1,000.00
53	455.02	503.18	553.23	605.36	660.17	718.15	781.94	846.78	919.58	1,000.00
54	454.64	502.43	552.05	603.86	658.33	716.08	777.2	844.88	918.33	1,000.00
55	454.3	501.62	550.81	602.19	656.29	713.78	775.56	842.78	916.55	1,000.00

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

Net Premiums and Reserve Values per \$1,000, Ordinary Life Policy,

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
Age at Issue.	Net Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$12.67	\$5.41	\$11.84	\$16.88	\$22.95	\$29.27	\$35.84	\$42.67	\$49.76	\$57.14	\$64.79	\$72.78
21	12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
22	13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.76	79.43
23	13.55	6.18	12.60	19.29	26.23	33.45	40.95	48.74	56.83	65.23	73.96	82.91
24	13.87	6.46	13.19	20.18	27.44	34.96	42.82	50.96	59.42	68.20	77.31	86.76
25	14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.79
26	14.57	7.08	14.44	22.08	30.03	38.37	46.85	55.75	64.96	74.56	84.50	94.89
27	14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.81	67.96	77.97	88.35	99.11
28	15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
29	15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
30	16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
31	16.66	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39	93.30	105.62	118.36
32	17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.58	110.44	123.74
33	17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.58	89.07	102.06	115.48	129.35
34	18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.06	93.20	106.75	120.76	135.21
35	18.84	10.74	21.88	33.43	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
36	19.46	11.26	22.93	35.01	47.52	60.46	73.85	87.70	102.01	116.76	131.99	147.66
37	20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
38	20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.68
39	21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.78	133.43	150.57	169.12
40	22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.37
41	23.19	14.35	28.99	44.22	59.93	76.13	92.80	109.96	128.56	146.88	164.01	182.89
42	24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.29	151.92	170.99	190.41
43	25.08	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05	158.41	178.13	198.19
44	26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185.42	206.11
45	27.12	17.24	34.97	53.22	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
46	28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.39	222.35
47	29.50	18.91	38.31	58.18	78.49	99.21	120.82	141.79	163.59	185.69	208.05	230.64
48	30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.09	192.79	215.81	239.03
49	32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.59	199.99	223.68	247.52
50	33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
51	35.29	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83	214.71	239.70	274.76
52	36.98	23.43	47.27	71.47	96.01	120.83	145.91	171.30	196.65	222.22	247.85	293.49
53	38.79	24.41	49.19	74.32	99.73	125.41	151.81	177.37	203.55	229.80	256.05	292.83
54	40.73	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.52	237.44	264.33	291.11
55	42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56	245.15	272.64	299.35
56	45.00	27.46	55.19	83.17	111.33	139.61	167.96	196.83	224.66	258.69	280.95	308.78
57	47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	266.65	289.26	317.55
58	49.87	29.61	59.41	89.35	119.35	149.38	179.87	209.25	238.95	276.40	297.53	326.25
59	52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	277.09	306.79	334.35
60	55.45	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16	283.71	313.77	343.23
61	58.54	32.95	65.92	98.85	131.67	164.28	196.62	228.81	260.16	291.21	321.69	351.55
62	61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.73
63	65.36	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
64	69.18	36.42	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.68	376.34
65	73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.78	385.03

Net Premiums and Reserve Values per \$1,000, Ordinary Life Policy.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF THE YEAR												
Age at Issue.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
20	\$81.01	\$89.56	\$98.49	\$107.78	\$117.51	\$127.35	\$137.55	\$148.32	\$159.68	\$226.38	\$291.42	\$370.73
21	84.64	93.59	102.87	112.51	122.50	132.88	143.58	154.69	166.17	236.65	302.92	384.02
22	88.43	97.77	107.46	117.61	127.98	138.71	149.88	161.43	173.36	249.25	314.72	397.53
23	92.41	102.16	112.37	122.74	133.59	144.82	156.44	168.47	180.90	260.80	326.60	411.23
24	96.58	106.76	117.39	128.30	139.51	151.20	163.30	175.81	188.73	269.47	339.16	425.13
25	100.98	111.55	122.53	133.81	145.66	157.85	170.44	183.45	196.87	270.05	351.75	439.14
26	106.49	118.55	129.80	139.85	150.11	161.74	173.89	186.40	199.34	280.93	364.58	453.29
27	110.25	121.79	133.73	144.07	154.83	166.13	177.89	189.67	201.42	292.92	377.02	467.54
28	115.28	127.25	139.69	150.55	161.84	173.55	185.69	197.81	209.82	303.81	390.86	481.85
29	120.43	132.97	145.63	156.32	167.14	178.69	190.06	201.44	212.85	315.60	404.27	496.21
30	125.87	138.93	152.44	164.37	176.74	188.82	200.96	212.85	224.75	327.18	417.84	510.58
31	131.55	144.17	157.22	170.71	183.62	196.26	208.96	221.31	233.82	339.29	431.53	524.98
32	137.48	151.65	164.88	178.83	191.81	204.69	217.66	230.36	243.58	351.05	445.32	539.90
33	143.66	158.42	173.61	188.24	202.27	216.69	230.47	244.59	258.69	363.04	459.18	553.87
34	150.11	165.45	181.23	197.43	214.01	230.95	248.25	265.86	283.78	376.94	473.10	567.41
35	156.81	172.78	189.12	205.87	223.21	240.46	258.98	276.87	294.75	389.88	487.08	581.25
36	163.77	180.81	197.25	214.55	232.21	250.21	268.51	287.09	305.98	402.81	500.93	594.98
37	170.98	188.11	205.61	223.47	241.67	260.18	278.98	298.03	317.80	415.93	514.78	608.36
38	178.41	196.19	214.20	232.63	251.35	270.36	289.64	309.15	328.85	429.11	528.54	621.50
39	186.06	204.36	223.01	241.97	261.23	280.73	300.50	320.45	340.52	442.84	542.16	634.06
40	193.91	212.89	232.02	251.52	271.30	291.31	311.58	331.91	352.42	455.68	555.62	647.04
41	201.96	221.44	241.21	261.28	281.56	302.04	322.71	343.50	364.40	468.81	568.57	660.59
42	210.18	230.24	250.58	271.18	291.95	312.91	334.01	355.21	376.45	481.98	581.89	673.56
43	218.56	239.21	260.10	281.99	303.48	323.90	345.49	366.99	388.57	495.06	594.72	686.57
44	227.09	248.31	269.75	291.87	313.13	334.99	356.91	378.83	400.73	508.00	607.41	699.33
45	235.75	257.55	279.53	301.66	323.88	346.16	368.45	390.72	412.91	520.78	620.02	712.77
46	244.52	266.90	289.41	312.02	334.69	357.38	380.03	402.61	425.04	533.84	632.62	725.84
47	253.42	276.35	299.32	322.46	345.56	368.63	391.63	414.47	437.13	545.69	645.29	738.04
48	262.40	285.88	308.41	332.05	355.47	379.90	403.19	426.29	449.13	557.96	658.06	752.04
49	271.47	295.47	319.49	343.48	367.39	391.15	414.71	438.01	461.00	569.90	670.94	765.49
50	280.61	305.14	329.63	354.05	378.30	403.36	426.16	449.63	472.73	581.92	683.97	779.38
51	289.88	314.86	339.61	364.61	389.19	413.51	437.50	461.11	484.29	594.00	697.02	793.58
52	299.30	324.83	349.90	375.14	400.02	424.56	448.72	472.42	495.66	606.23	710.14	807.78
53	308.42	334.39	360.15	385.63	410.76	435.49	459.76	483.55	506.88	618.64	723.46	821.57
54	317.74	344.14	370.25	396.01	421.36	446.25	470.63	494.55	518.04	631.26	737.22	834.91
55	327.04	353.84	380.27	406.98	431.81	456.83	481.37	505.48	529.23	644.14	751.58	848.99
56	336.20	363.45	390.17	416.39	442.09	467.30	492.06	516.46	540.55	657.13	766.40	861.90
57	345.48	373.95	399.91	426.34	452.26	477.79	502.80	527.58	552.11	670.30	781.36	875.23
58	354.84	383.30	409.59	436.18	462.28	488.21	513.71	538.98	563.95	683.80	795.99	885.90
59	363.45	391.48	418.97	445.98	472.58	498.87	524.89	550.65	576.13	697.63	810.23	896.42
60	373.20	400.56	428.43	455.88	483.00	509.84	536.41	562.70	588.70	712.87	824.64	906.09
61	380.96	409.64	437.99	466.01	493.72	521.17	548.32	575.19	601.49	728.50	839.60	1000.00
62	389.52	418.84	447.80	476.47	504.86	532.84	560.71	587.91	614.63	744.44	854.16	---
63	398.38	428.31	457.99	487.38	516.45	545.19	573.37	601.02	628.28	760.16	865.96	---
64	407.48	438.19	468.65	498.78	528.58	557.78	586.45	614.69	642.90	776.60	877.57	---
65	416.96	448.57	479.84	510.76	541.07	570.82	600.13	629.30	658.46	791.41	888.99	---

Premiums and Reserve Values for \$1,000, 20-Premiums Life Policy.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

AGE, CALLED Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
8.73	\$11.76	\$24.04	\$36.87	\$50.26	\$64.26	\$78.87	\$94.14	\$110.06	\$126.75	\$144.15	\$162.33
9.06	12.05	24.63	37.76	51.48	65.81	80.78	96.41	112.74	129.80	147.61	166.23
9.38	12.34	25.28	38.69	52.75	67.43	82.76	98.78	115.60	132.97	151.22	170.23
9.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.93	174.43
10.06	12.98	26.53	40.68	55.45	70.86	86.96	103.79	121.36	139.68	158.82	178.83
10.40	13.32	27.22	41.78	56.86	72.69	89.20	106.44	124.44	143.22	162.88	183.33
10.74	13.66	27.93	42.82	58.33	74.57	91.61	109.19	127.63	146.89	166.99	187.93
11.08	14.03	28.67	43.96	59.89	76.54	93.91	112.50	130.94	150.69	171.90	192.93
11.42	14.41	29.44	45.12	61.49	78.67	96.38	114.98	134.38	154.63	176.75	197.93
11.76	14.79	30.28	46.84	63.14	80.67	98.96	118.68	137.98	158.70	180.95	202.93
12.10	15.20	31.06	47.80	64.85	82.85	101.62	121.30	141.61	162.90	185.10	208.13
12.44	15.61	31.92	48.91	66.63	85.11	104.58	124.47	145.41	167.25	190.01	213.24
12.78	16.07	32.81	50.26	68.47	87.45	107.23	127.86	149.34	171.73	196.07	219.00
4.12	16.51	33.72	51.87	70.37	89.87	110.17	131.88	153.98	176.96	200.29	225.24
4.67	16.98	34.69	53.13	72.95	92.97	113.22	134.94	157.67	181.15	205.69	231.25
5.26	17.48	35.68	54.64	74.99	94.95	116.36	138.66	161.88	186.07	211.23	237.44
5.57	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.94	191.13	216.94	243.77
5.81	18.50	37.76	57.80	78.66	100.37	122.96	146.47	170.92	196.35	222.79	250.27
7.18	19.04	38.85	59.46	80.97	103.22	126.42	150.51	175.64	201.70	228.70	256.90
7.98	19.60	39.98	61.19	83.24	106.17	130.06	154.78	180.48	207.18	234.90	263.65
8.63	20.18	41.16	62.98	85.85	109.21	133.68	159.07	185.43	212.78	241.12	270.49
9.41	20.79	42.39	64.84	88.14	112.34	137.45	163.80	190.66	218.46	247.42	277.39
0.24	21.41	43.66	66.74	90.70	115.55	141.91	168.00	196.83	224.21	253.77	284.35
1.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
2.03	22.79	46.30	70.72	96.01	122.18	149.23	177.17	206.02	235.81	266.57	298.34
3.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
4.04	24.12	49.07	74.87	101.49	129.94	157.26	186.42	216.48	247.45	279.37	312.27
5.14	24.84	50.50	76.97	104.25	132.94	161.27	190.46	221.70	253.25	286.72	319.17
6.31	25.57	51.92	79.07	107.00	135.74	165.29	195.67	226.90	259.00	293.01	326.99
7.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.28	333.71
8.87	27.01	54.77	83.27	112.52	142.59	173.30	204.84	237.17	270.84	304.96	339.94
0.27	27.74	56.21	85.40	115.90	145.93	177.29	209.39	242.27	276.94	311.45	346.05
1.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.51	283.46	318.41	352.22
3.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.91	289.90	325.26	358.46
5.06	29.99	60.61	91.94	123.68	156.14	189.21	222.90	257.25	295.24	331.98	364.64
6.89	30.76	62.11	94.02	126.50	159.55	193.15	227.39	262.09	297.49	338.68	370.41
8.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	345.99	376.07
0.93	32.32	65.14	98.42	132.16	166.33	200.95	236.02	271.57	307.61	353.22	381.80
3.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	360.23	387.66
5.59	33.93	68.22	102.85	137.80	173.05	208.60	244.43	280.68	317.07	367.97	393.79
8.18	34.74	69.78	105.07	140.61	176.38	212.33	248.49	284.86	321.43	375.43	399.83
0.98	35.56	71.34	107.31	143.43	179.66	216.99	252.43	289.96	325.66	382.68	405.99
3.99	36.39	72.93	109.56	146.22	182.90	219.58	256.33	292.89	329.69	389.65	412.69
7.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	396.12	419.03
0.75	38.11	76.14	114.03	151.75	189.23	226.47	263.44	300.20	336.89	402.73	425.33
4.54	38.96	77.72	116.25	154.44	192.30	229.76	266.88	303.72	340.51	409.48	431.63

Net Premiums and Reserve Values per \$1,000 20-Premiums.

Life Policy.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
Age at Issue.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
20	192.34	201.19	221.93	243.61	266.26	289.94	314.68	340.54	367.58	413.56	466.89	526.65
21	196.68	205.99	227.21	249.39	272.57	296.78	322.08	348.58	376.17	423.66	478.48	539.15
22	199.18	210.97	232.70	255.39	279.10	303.87	329.75	356.79	385.06	434.06	490.21	551.81
23	194.85	216.14	238.87	261.60	285.36	311.20	337.67	365.94	394.25	444.76	502.15	564.49
24	199.69	221.49	244.25	268.02	292.85	318.78	345.87	374.17	403.75	455.74	514.31	577.48
25	204.70	227.02	250.83	274.66	300.77	326.61	354.89	383.29	413.56	466.99	526.65	590.46
26	209.88	232.74	256.61	281.62	307.54	334.70	363.07	392.70	423.66	478.48	539.15	603.49
27	215.28	238.66	263.10	288.61	315.24	343.05	372.08	402.40	434.06	490.21	551.81	616.66
28	220.78	244.76	269.80	295.92	323.20	351.65	381.87	412.38	444.76	502.15	564.89	629.63
29	226.49	251.07	276.71	303.47	331.39	360.52	390.91	422.08	455.74	514.31	577.48	642.69
30	232.40	257.59	283.65	311.34	339.89	369.62	400.71	433.15	466.99	526.65	590.46	655.70
31	238.49	264.29	291.19	319.24	348.48	378.97	410.76	443.91	478.48	539.15	603.49	668.68
32	244.77	271.20	298.75	327.45	357.87	388.55	421.09	454.89	490.21	551.81	616.66	681.45
33	251.23	278.80	306.50	335.88	366.47	398.31	431.51	466.09	502.15	564.89	629.63	694.14
34	257.88	286.60	314.45	344.49	376.75	408.29	442.17	477.48	514.31	577.48	642.69	706.65
35	264.70	293.07	322.59	353.28	385.21	418.42	453.01	489.05	526.65	590.46	655.70	718.96
36	271.89	300.71	330.87	362.21	394.80	428.72	464.00	500.78	539.15	603.49	668.68	731.05
37	278.88	308.48	339.28	371.28	404.83	439.12	476.12	512.68	551.81	616.66	681.45	742.89
38	286.09	316.87	347.81	380.48	414.38	449.65	486.36	524.63	564.89	629.63	694.14	754.51
39	293.46	324.87	356.44	389.73	424.31	460.26	497.68	536.70	577.48	642.69	706.65	765.92
40	300.31	332.45	365.15	399.07	434.30	470.93	509.07	548.86	590.46	655.70	718.96	771.16
41	308.48	340.59	373.90	408.46	444.34	481.64	520.49	561.05	603.49	668.68	731.05	788.27
42	316.60	348.75	382.69	417.86	454.38	492.36	531.93	573.26	616.66	681.45	742.89	799.26
43	324.68	356.94	391.46	427.26	464.41	503.05	543.34	585.45	629.63	694.14	754.51	810.14
44	331.16	365.10	400.21	436.61	474.89	513.70	554.70	597.60	642.69	706.65	765.92	820.91
45	338.72	373.23	408.92	445.90	484.90	524.25	565.97	609.68	655.70	718.96	771.16	831.55
46	346.22	381.28	417.53	455.09	494.08	534.69	577.12	621.66	668.68	731.05	788.27	841.99
47	353.65	389.24	426.04	464.15	503.73	544.97	588.13	633.49	681.45	742.89	799.26	852.23
48	360.99	397.09	434.40	473.04	513.20	550.08	598.94	645.15	694.14	754.51	810.14	862.33
49	368.21	404.79	442.59	481.75	522.46	564.96	609.62	656.59	706.65	765.92	820.91	872.51
50	375.29	412.33	450.60	490.26	531.47	574.56	619.85	667.78	718.96	777.16	831.55	882.41
51	382.23	419.70	458.40	498.49	540.21	583.87	629.86	678.69	731.05	788.27	841.99	892.35
52	389.01	426.87	465.95	506.46	548.64	592.84	639.83	689.28	742.89	799.26	852.23	902.01
53	395.61	433.81	473.23	515.00	556.70	601.44	648.82	699.69	754.51	810.14	862.33	911.17
54	401.99	440.47	480.19	521.89	564.37	609.60	657.69	709.44	765.92	820.91	872.51	919.82
55	408.12	446.85	486.80	528.25	571.59	617.32	666.15	719.03	777.16	831.55	882.41	928.18
56	413.98	452.89	493.01	534.67	578.32	624.56	674.21	728.32	788.27	841.99	892.35	936.40
57	419.52	458.54	498.77	540.60	584.56	631.35	681.88	737.34	799.26	852.23	902.01	944.08
58	424.71	463.76	504.06	546.04	590.33	637.72	689.19	746.08	810.14	862.33	911.17	960.36
59	429.49	468.51	508.85	551.01	595.68	643.69	699.16	754.56	820.91	872.51	919.82	966.26
60	433.85	471.85	513.24	555.61	600.65	649.31	702.78	762.73	831.55	882.41	928.18	961.54
61	437.86	476.84	517.32	559.89	605.32	654.59	709.03	770.58	841.99	892.35	936.40	1000.00
62	441.61	480.62	521.21	563.99	609.76	659.56	714.93	778.00	852.23	902.01	944.08	.....
63	445.27	484.35	525.05	568.00	614.01	664.26	720.36	785.00	862.33	911.17	960.36	.....
64	449.02	488.19	528.98	572.00	618.15	668.57	725.32	791.58	872.37	919.82	966.26	.....
65	453.04	492.29	533.09	576.09	622.05	672.51	729.84	797.83	882.41	928.18	961.54	.....

NET PREMIUMS AND RESERVE VALUES PER \$1,000

Twenty-Year Endowment Policy.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premium.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$37.12	\$31.04	\$63.53	\$97.55	\$133.15	\$170.44	\$209.49	\$250.38	\$293.21	\$338.07	\$385.81
21	37.16	31.04	63.52	97.53	133.14	170.42	209.48	250.37	293.17	338.02	385.79
22	37.21	31.04	63.52	97.53	133.13	170.41	209.47	250.36	293.13	337.98	385.76
23	37.26	31.04	63.52	97.53	133.13	170.40	209.46	250.35	293.10	337.94	385.73
24	37.31	31.04	63.52	97.53	133.13	170.40	209.45	250.35	293.09	337.90	385.70
25	37.36	31.05	63.52	97.54	133.14	170.40	209.41	250.37	293.05	337.86	385.67
26	37.43	31.05	63.54	97.55	133.14	170.40	209.41	250.36	293.03	337.83	385.64
27	37.49	31.05	63.55	97.56	133.15	170.41	209.41	250.35	293.01	337.80	385.61
28	37.57	31.06	63.56	97.57	133.17	170.43	209.42	250.35	293.01	337.79	385.60
29	37.65	31.07	63.56	97.60	133.19	170.44	209.44	250.36	293.00	337.76	385.57
30	37.74	31.08	63.60	97.63	133.23	170.48	209.47	250.38	293.01	337.75	385.56
31	37.84	31.10	63.64	97.67	133.27	170.53	209.51	250.39	293.03	337.75	385.55
32	37.94	31.12	63.67	97.71	133.33	170.58	209.57	250.39	293.06	337.76	385.55
33	38.07	31.14	63.71	97.77	133.40	170.66	209.64	250.43	293.11	337.80	385.58
34	38.20	31.17	63.77	97.85	133.49	170.76	209.74	250.52	293.19	337.86	385.63
35	38.35	31.22	63.84	97.95	133.60	170.88	209.86	250.64	293.30	337.96	385.69
36	38.52	31.25	63.92	98.05	133.73	171.02	210.01	250.79	293.45	338.08	385.77
37	38.71	31.31	64.01	98.18	133.88	171.20	210.20	250.99	293.64	338.25	385.88
38	38.92	31.36	64.12	98.33	134.07	171.42	210.44	251.23	293.87	338.45	386.00
39	39.15	31.44	64.25	98.52	134.31	171.69	210.74	251.53	294.16	338.71	386.29
40	39.42	31.51	64.41	98.75	134.60	172.01	211.09	251.88	294.49	339.00	386.51
41	39.72	31.62	64.61	99.03	134.93	172.40	211.49	252.29	294.87	339.32	386.74
42	40.06	31.74	64.83	99.33	135.32	172.83	211.95	252.74	295.28	339.65	386.97
43	40.44	31.88	65.08	99.69	135.75	173.31	212.45	253.22	295.70	339.99	387.20
44	40.87	32.02	65.37	100.08	136.22	173.84	212.98	253.71	296.13	340.33	387.43
45	41.35	32.20	65.68	100.52	136.74	174.39	213.53	254.23	296.57	340.67	387.65
46	41.89	32.37	66.02	100.98	137.27	174.96	214.09	254.75	297.02	341.00	387.81
47	42.49	32.58	66.39	101.48	137.83	175.55	214.67	255.29	297.47	341.33	387.98
48	43.17	32.79	66.77	101.96	138.40	176.15	215.28	255.83	297.92	341.64	388.13
49	43.92	33.01	67.15	102.46	138.99	176.78	215.89	256.40	298.38	341.96	388.26
50	44.76	33.28	67.55	103.01	139.63	177.46	216.56	257.00	298.87	342.30	388.40
51	45.70	33.47	67.99	103.60	140.31	178.18	217.27	257.65	299.41	342.66	388.55
52	46.73	33.73	68.47	104.23	141.05	178.97	218.05	258.36	300.00	343.06	388.71
53	47.88	34.02	68.98	104.92	141.85	179.83	218.90	259.14	300.64	343.50	388.89
54	49.18	34.32	69.54	105.66	142.72	180.76	219.83	259.99	301.34	343.99	389.10
55	50.56	34.63	70.15	106.47	143.68	181.78	220.84	260.92	302.11	344.53	389.34
56	52.12	35.01	70.79	107.36	144.71	182.89	221.94	261.93	302.95	345.12	389.60
57	53.83	35.41	71.51	108.32	145.83	184.09	223.13	263.03	303.87	345.75	389.86
58	55.72	35.83	72.28	109.35	147.04	185.37	224.41	264.20	304.82	346.40	390.10
59	57.79	36.38	73.10	110.44	148.31	186.75	225.78	265.44	305.82	347.05	390.28
60	60.07	36.76	73.97	111.61	149.68	188.22	227.21	266.73	306.85	347.68	390.40

NET PREMIUMS AND RESERVE VALUES PER \$1,000

Twenty-Year Endowment Policy.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issuc.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$434.31	\$485.91	\$530.99	\$566.68	\$596.12	\$718.45	\$783.83	\$852.43	\$924.42	\$1,000.00
21	434.34	485.84	530.91	566.59	596.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.76	530.83	566.50	595.93	718.27	783.66	852.28	924.33	1,000.00
23	434.12	485.69	530.74	566.41	595.84	718.18	783.56	852.20	924.28	1,000.00
24	434.05	485.61	530.66	566.33	595.75	718.06	783.46	852.12	924.23	1,000.00
25	433.99	485.54	530.57	566.21	595.62	717.94	783.35	852.08	924.17	1,000.00
26	433.90	485.46	530.47	566.10	595.50	717.82	783.23	851.98	924.11	1,000.00
27	433.87	485.38	530.37	565.99	595.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	530.27	565.87	595.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	530.17	565.75	595.10	717.40	782.83	851.58	923.89	1,000.00
30	433.70	485.14	530.07	565.63	594.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	530.00	565.50	594.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	530.88	565.38	594.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	530.80	565.26	594.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.90	530.72	565.14	594.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.82	530.66	565.03	594.18	716.32	781.69	850.54	923.19	1,000.00
36	433.70	484.82	530.61	564.90	593.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	530.55	594.76	593.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	530.48	594.60	593.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	530.40	594.42	593.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	530.30	594.30	592.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	530.18	593.95	592.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	530.02	593.65	592.14	713.79	778.93	847.99	921.48	1,000.00
43	434.47	484.94	530.82	593.30	591.66	713.30	778.31	847.42	921.10	1,000.00
44	434.54	484.86	530.56	592.88	591.09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	530.25	592.39	590.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	530.88	591.82	589.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484.33	530.44	591.17	588.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	530.93	590.43	587.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	530.34	589.59	586.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	530.68	588.86	585.70	706.30	771.10	840.91	916.78	1,000.00
51	434.22	482.95	530.97	587.85	584.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.54	583.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.87	585.43	581.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.53	531.45	584.01	579.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	577.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.38	529.82	580.91	575.77	694.75	758.98	829.90	909.42	1,000.00
57	433.40	479.66	528.05	579.08	573.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.80	570.76	689.00	753.02	824.52	905.82	1,000.00
59	432.78	477.80	524.87	574.81	567.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.96	572.07	564.77	682.20	746.04	818.17	901.46	1,000.00

Amounts and Reserve Values per \$1,000 Ordinary Life Policy

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
7	\$4 74	\$9 68	\$14 68	\$20 20	\$25 81	\$31 66	\$37 77	\$44 14	\$50 78	\$57 71	\$64 98
8	4 96	10 14	15 64	21 17	27 06	33 19	39 69	46 27	53 23	60 48	68 06
9	5 20	10 63	16 29	22 20	28 87	34 80	41 51	48 61	55 80	63 40	71 23
0	5 46	11 15	17 09	23 29	29 76	36 50	43 68	50 86	58 61	66 47	74 27
1	5 72	11 70	17 93	24 43	31 22	38 23	45 66	53 34	61 36	69 69	78 38
2	6 01	12 28	18 82	25 64	32 25	40 16	47 89	55 95	64 34	73 08	82 33
3	6 31	12 88	19 75	26 90	34 36	42 18	50 24	58 68	67 47	76 68	86 33
4	6 63	13 53	20 72	28 23	36 06	44 21	52 71	61 55	70 77	80 36	90 34
5	6 95	14 20	21 75	29 63	37 85	46 39	55 80	64 56	74 23	84 27	94 24
6	7 30	14 91	22 84	31 11	39 73	48 69	58 03	67 76	77 86	88 27	99 22
7	7 66	15 66	23 99	32 66	41 60	51 11	60 90	71 09	81 67	92 67	104 16
8	8 16	16 46	25 49	34 29	43 78	53 64	63 91	74 58	85 67	97 18	109 23
9	8 46	17 27	26 45	36 01	46 96	56 31	67 06	78 24	89 84	101 90	114 40
0	8 89	18 14	27 79	37 82	48 26	58 10	70 87	82 06	94 28	106 84	119 97
1	9 34	19 07	29 19	39 72	50 67	62 04	73 85	86 11	98 88	112 08	125 69
2	9 82	20 04	30 67	41 72	53 20	65 12	77 60	90 34	103 66	117 45	131 72
3	10 32	21 06	32 21	43 81	55 84	68 34	81 81	94 77	108 69	123 11	137 90
4	10 85	22 12	33 83	46 00	58 62	71 74	85 33	99 40	113 96	129 01	144 63
5	11 40	23 24	35 64	48 31	61 56	75 30	89 52	104 26	119 45	135 15	151 51
6	11 98	24 42	37 84	50 74	64 64	79 03	93 92	109 80	126 16	141 52	158 31
7	12 59	25 66	39 29	53 29	67 86	82 99	98 50	114 67	131 11	148 11	165 63
8	13 24	26 98	41 23	55 97	71 24	87 01	103 28	120 64	137 29	154 69	172 36
9	13 92	28 36	43 31	58 78	74 76	91 25	108 23	125 67	143 55	161 86	180 56
0	14 64	29 80	45 49	61 70	78 42	95 64	113 38	131 46	150 62	169 93	189 84
1	15 38	31 31	47 75	64 72	82 20	100 15	118 56	137 39	156 64	176 28	196 28
2	16 17	32 87	50 11	67 86	86 09	104 78	123 92	143 47	163 41	183 72	204 87
3	16 96	34 50	52 84	71 07	90 07	109 51	129 89	149 66	170 30	191 29	212 58
4	17 82	36 18	55 03	74 35	94 14	114 33	134 98	155 98	177 33	198 98	220 93
5	18 69	37 89	57 66	77 70	98 28	119 28	140 66	162 40	184 45	206 79	229 88
6	19 66	39 61	60 14	81 11	102 51	124 30	146 45	168 92	191 69	214 71	237 94
7	20 45	41 39	62 78	84 61	106 88	129 42	152 84	175 86	199 04	222 74	246 80
8	21 37	43 21	65 49	88 18	111 24	134 64	158 35	182 82	206 52	230 87	255 86
9	22 32	45 08	68 27	91 83	115 75	139 97	164 46	189 18	214 08	239 09	264 19
0	23 29	47 00	71 11	95 56	120 34	145 89	170 67	196 14	221 78	247 40	273 10
1	24 28	48 96	74 00	99 36	125 01	150 90	176 97	203 17	229 45	256 76	282 66
2	25 30	50 96	76 95	103 24	129 77	156 49	183 34	210 28	237 25	264 19	291 08
3	26 33	53 00	79 97	107 19	134 60	162 15	189 79	217 45	245 09	272 62	299 86
4	27 39	55 09	83 05	111 20	139 50	167 88	196 29	224 68	252 95	281 06	308 92
5	28 48	57 22	86 17	115 26	144 44	173 66	202 84	231 92	260 81	289 45	317 77
6	29 58	59 38	89 32	119 86	149 43	179 47	209 40	239 14	268 62	297 77	326 51
7	30 70	61 56	92 51	123 60	154 46	185 29	215 94	246 33	276 36	306 98	335 11
8	31 83	63 77	95 74	127 67	159 49	191 10	222 45	253 48	283 99	314 04	343 65
9	32 98	66 00	98 99	131 85	164 51	196 88	228 89	260 45	291 49	321 97	351 91
0	34 15	68 26	102 24	136 01	169 49	203 69	235 28	267 32	298 84	329 81	360 29
1	35 32	70 50	105 46	140 14	174 39	208 19	241 42	274 05	306 11	337 67	369 63
2	36 47	72 71	108 65	144 17	179 20	213 64	247 47	280 71	313 42	345 73	377 68

of Premiums and Reserve Values per \$1,000, Ordinary Life Policy.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
0	\$72 46	\$80 81	\$88 49	\$97 00	105 87	115 08	124 68	134 67	145 08	208 46	271 65	349 47
1	76 94	84 15	92 70	101 61	110 88	120 58	130 55	140 97	151 78	212 21	283 10	362 91
2	79 58	88 18	97 13	106 45	116 14	126 21	136 68	147 55	158 84	221 72	294 98	376 59
3	83 41	92 41	101 78	111 52	121 65	132 17	143 09	154 44	166 21	231 60	307 11	390 49
4	87 43	96 86	106 68	116 83	127 41	138 39	149 80	161 64	173 91	241 82	319 54	404 60
5	91 65	101 51	111 74	122 80	133 43	144 91	156 81	169 16	181 94	252 37	332 23	418 89
6	96 07	106 37	117 08	128 19	139 74	151 71	164 13	176 99	190 30	268 28	345 19	433 33
7	100 70	111 48	122 66	134 28	146 33	158 83	171 77	185 16	199 00	274 40	368 38	447 89
8	105 66	116 82	128 51	140 64	153 22	166 25	179 73	193 66	208 08	286 96	371 80	462 54
9	110 63	122 41	134 63	147 30	160 41	173 99	188 01	202 48	217 39	297 61	385 42	477 26
10	115 96	128 26	141 08	154 24	167 92	182 05	196 62	211 68	227 05	309 63	399 22	492 01
11	121 53	134 40	147 71	161 49	175 73	190 42	205 55	221 08	237 02	321 89	413 17	506 76
12	127 37	140 79	154 69	169 04	183 84	199 09	214 76	230 82	247 26	334 38	427 23	521 46
13	133 46	147 47	161 94	176 88	192 26	208 06	224 25	240 83	257 77	347 09	441 40	536 08
14	139 83	154 43	169 50	185 02	200 96	217 30	234 03	251 12	268 56	360 00	455 64	550 57
15	146 46	161 67	177 34	193 43	209 92	226 81	244 06	261 67	279 59	373 08	469 91	564 90
16	153 36	169 18	185 43	202 09	219 14	236 56	254 34	272 44	292 85	386 30	484 18	579 08
17	160 51	176 93	193 77	211 00	228 60	246 57	264 86	283 45	302 32	399 64	498 41	592 94
18	167 91	184 82	202 34	220 14	238 80	256 80	275 59	294 67	313 93	413 08	512 66	606 65
19	175 53	193 15	211 16	229 53	248 23	267 25	286 54	306 08	325 84	426 58	526 58	620 21
20	183 36	201 59	220 18	239 11	258 36	277 88	297 66	317 67	337 85	440 13	540 45	633 69
21	191 41	210 29	229 41	248 91	268 68	288 71	308 97	329 41	350 00	453 67	554 13	647 14
22	199 64	219 07	238 83	258 87	279 17	299 70	320 41	341 28	362 25	467 17	567 58	660 62
23	208 05	228 08	248 40	268 99	289 81	310 82	331 98	353 25	374 58	480 58	580 85	674 16
24	216 61	237 23	258 13	279 26	300 58	322 05	343 64	365 29	386 96	493 87	593 96	687 75
25	225 32	246 54	268 00	289 66	311 46	333 38	355 36	377 38	399 37	507 00	607 02	701 43
26	234 15	255 96	277 98	300 14	322 42	344 77	367 15	389 50	411 76	519 93	620 07	715 04
27	243 12	265 51	288 06	310 72	333 46	356 22	378 96	401 60	424 11	532 65	633 20	728 64
28	252 18	274 14	298 22	321 36	344 54	367 69	390 75	413 66	436 39	545 18	646 43	742 34
29	261 34	283 85	308 44	332 06	355 65	379 14	402 50	425 65	448 54	557 60	659 79	756 35
30	270 59	294 64	318 73	342 79	366 76	390 58	414 20	437 54	460 58	570 00	673 30	770 82
31	279 92	304 51	329 07	353 54	377 86	401 96	425 79	449 30	472 41	582 47	686 83	785 61
32	289 32	314 42	339 42	364 27	388 91	413 26	437 27	460 89	484 08	595 08	700 44	800 40
33	298 77	324 34	349 76	374 96	399 86	424 43	448 58	472 30	495 61	607 90	714 26	814 77
34	308 23	334 26	360 05	385 55	410 70	435 44	459 72	483 58	507 07	620 93	728 52	828 67
35	317 69	344 13	370 27	396 04	421 39	446 28	470 73	494 81	518 57	634 23	743 41	842 59
36	327 11	353 92	380 37	406 37	431 91	457 00	481 70	506 08	530 21	647 63	758 77	856 87
37	336 45	363 61	390 82	416 55	442 32	467 68	492 72	517 50	542 03	661 23	774 27	870 65
38	345 69	373 15	400 12	426 61	452 69	478 44	503 91	529 19	554 26	675 17	789 43	881 86
39	354 77	382 53	409 80	436 65	463 14	489 37	515 38	541 19	566 77	689 74	804 19	892 78
40	363 81	391 81	419 47	446 78	473 80	500 61	527 20	553 56	579 68	705 15	819 12	902 80
41	372 54	401 08	429 25	457 14	484 79	512 23	539 42	566 37	592 88	721 26	834 61	1000 00
42	381 39	410 49	439 29	467 85	496 15	524 28	552 11	579 44	606 32	732 68	849 69	.....
43	390 38	420 16	449 20	477 81	506 65	536 88	565 10	592 89	620 38	753 88	861 92	.....
44	399 66	430 24	460 59	490 66	520 46	549 72	578 50	606 90	635 23	769 79	873 94	.....
45	409 38	440 84	472 01	502 90	533 23	563 06	592 51	621 87	651 28	786 08	885 04	.....

Net Premiums and Reserve Values per \$1,000 20-Premium Life Policy

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVE AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$17 07	\$10 11	\$20 71	\$31 82	\$43 47	\$55 70	\$68 58	\$81 98	\$96 10	\$110 91	\$126 45	\$143 71
21	17 37	10 87	21 25	32 66	44 62	57 15	70 34	84 15	98 64	113 83	129 77	146 88
22	17 68	10 66	21 89	33 64	45 83	58 72	72 23	86 41	101 23	116 87	133 23	150 88
23	18 01	10 95	22 43	34 47	47 09	60 33	74 21	89 77	104 03	120 05	136 84	154 84
24	18 35	11 26	23 06	35 44	48 41	62 01	76 27	91 23	106 91	123 35	140 69	158 88
25	18 71	11 58	23 72	36 44	49 78	63 76	78 42	93 79	109 90	126 79	144 49	163 88
26	19 09	11 91	24 40	37 49	51 20	65 58	80 65	96 33	113 00	130 35	148 55	167 88
27	19 48	12 26	25 11	38 58	52 69	67 48	82 98	99 22	116 24	134 08	152 77	172 88
28	19 89	12 63	25 85	39 71	54 24	69 46	85 40	102 10	119 60	137 94	157 15	177 88
29	20 32	13 00	26 62	40 90	55 85	71 51	87 91	105 10	123 10	141 95	161 69	182 88
30	20 79	13 40	27 49	42 13	57 52	73 64	90 53	108 21	126 73	146 11	166 40	187 64
31	21 25	13 81	28 28	43 41	59 27	75 87	93 25	111 45	130 49	150 42	171 23	193 12
32	21 75	14 24	29 14	44 74	61 08	78 18	96 07	114 79	134 39	154 88	176 33	196 78
33	22 27	14 68	30 04	46 13	62 96	80 58	99 00	118 27	138 42	159 51	181 57	204 61
34	22 81	15 14	31 06	47 58	64 93	83 06	102 04	121 87	142 01	164 30	186 99	210 70
35	23 39	15 64	31 98	49 03	66 96	85 65	105 18	125 60	146 95	169 27	192 59	216 95
36	23 99	16 19	33 00	50 63	69 06	88 31	108 43	129 46	151 44	174 39	198 36	223 88
37	24 63	16 66	34 06	52 24	71 23	91 08	111 87	133 47	156 07	179 68	204 30	229 98
38	25 30	17 19	35 15	53 90	73 50	93 95	115 31	137 60	160 86	185 11	210 41	236 78
39	26 00	17 76	36 29	55 64	75 85	96 94	118 93	141 88	165 79	190 71	216 67	243 68
40	26 75	18 38	37 48	57 45	78 29	100 01	122 67	146 27	170 85	196 44	223 04	250 70
41	27 53	18 95	38 71	59 38	80 82	103 21	126 52	150 79	176 04	202 27	229 52	257 63
42	28 86	19 58	40 00	61 27	83 42	106 48	130 47	155 41	181 31	208 19	236 08	265 03
43	29 23	20 24	41 52	63 27	86 10	109 85	134 51	160 11	186 68	214 17	242 70	272 29
44	30 16	20 92	42 69	65 32	88 85	113 27	138 60	164 85	192 04	220 20	249 36	279 57
45	31 15	21 63	44 08	67 43	91 65	116 75	142 74	169 63	197 46	226 26	256 05	286 87
46	32 19	22 84	46 53	69 58	94 48	120 25	146 89	174 44	202 91	232 32	262 73	294 15
47	33 30	23 08	48 99	71 74	97 33	123 77	151 07	179 26	208 98	238 59	269 39	301 41
48	34 48	23 82	49 45	73 91	100 18	127 29	155 25	184 08	213 80	244 42	276 01	306 61
49	35 74	24 56	49 92	76 07	103 04	130 82	159 43	188 89	219 21	250 43	282 59	315 73
50	37 07	25 31	51 39	78 26	105 92	134 37	163 62	193 69	224 61	256 40	289 11	322 78
51	38 49	26 06	52 89	80 47	108 82	137 93	167 82	198 49	229 99	262 33	295 56	329 72
52	40 01	26 89	54 40	82 70	111 73	141 50	172 01	203 29	235 34	268 20	301 92	336 55
53	41 62	27 61	55 93	84 95	114 66	145 08	176 21	208 66	240 65	274 00	308 18	343 25
54	43 35	28 40	57 47	87 21	117 60	148 67	180 40	212 80	245 90	279 72	314 84	349 81
55	45 19	29 20	59 03	89 48	120 57	152 26	184 58	217 51	251 09	286 36	320 37	356 17
56	47 17	30 00	60 60	91 79	123 54	155 86	188 73	222 17	256 22	290 59	325 23	362 93
57	49 28	30 82	62 20	94 11	126 53	159 44	192 86	226 80	261 26	296 28	331 92	368 25
58	51 55	31 06	63 51	96 44	129 51	163 02	196 97	231 36	266 20	301 52	337 88	373 88
59	53 99	32 50	65 48	98 77	132 48	166 57	201 08	236 83	270 99	306 56	342 59	379 19
60	56 61	33 35	67 06	101 11	135 46	170 11	205 02	240 19	275 64	311 39	347 52	384 14

Net Premiums and Reserve Values per \$1,000 20-Premium Life Policy.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVE AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
20	159 86	177 81	196 64	216 41	237 15	258 98	281 78	305 76	330 95	378 85	430 04	496 98
21	164 04	182 44	201 75	222 02	243 28	265 59	289 00	313 58	339 37	396 48	441 70	508 80
22	168 88	187 26	207 07	227 85	249 05	272 51	296 51	321 69	348 11	396 85	453 68	516 87
23	172 91	192 28	212 60	233 91	256 26	279 70	304 30	330 11	357 19	407 60	465 82	530 10
24	177 62	197 50	218 38	240 20	263 18	287 16	312 38	338 84	366 60	418 67	478 26	543 88
25	182 52	202 92	224 31	246 74	270 24	294 90	320 76	347 89	376 35	430 04	490 98	556 99
26	187 60	208 54	230 50	253 50	277 68	302 98	329 45	357 26	386 43	441 70	503 80	570 59
27	192 88	214 38	236 91	260 53	285 28	311 28	338 48	366 96	396 88	458 08	516 87	584 26
28	198 38	220 48	243 55	267 80	293 21	319 58	347 72	376 96	407 60	468 82	529 10	597 97
29	204 01	226 69	250 45	275 34	301 40	328 71	357 31	387 27	418 67	478 26	543 88	611 70
30	209 89	233 19	257 58	283 12	309 87	337 87	367 19	397 80	430 04	490 98	556 99	625 42
31	215 98	239 91	264 95	291 16	318 59	347 80	377 85	408 79	441 70	503 80	570 59	639 08
32	222 27	246 84	272 56	299 45	327 58	357 00	387 77	419 95	453 68	516 87	584 26	652 65
33	228 77	254 01	280 39	307 87	336 61	366 98	398 43	431 96	466 82	530 10	597 97	666 11
34	235 49	261 39	288 45	318 73	348 25	377 09	409 81	443 00	478 26	543 88	611 70	679 42
35	242 40	268 98	296 72	325 68	355 90	387 45	420 41	454 36	490 95	556 99	625 42	692 54
36	249 50	276 75	306 18	336 82	366 78	398 00	431 70	466 88	503 80	570 59	639 08	706 44
37	256 78	284 70	315 73	347 12	377 78	408 72	443 16	479 17	516 87	584 26	652 65	718 11
38	264 21	292 79	323 56	355 56	386 87	419 58	454 77	491 87	529 10	597 97	666 11	730 56
39	271 78	301 02	331 45	363 13	396 15	430 87	466 51	504 10	543 48	611 70	679 42	742 82
40	279 46	309 35	340 45	372 81	406 51	441 65	478 35	516 74	556 99	625 42	692 54	754 92
41	287 28	317 78	349 53	382 56	416 95	452 81	490 28	529 46	570 59	639 08	706 44	766 89
42	295 17	326 27	358 67	392 36	427 44	464 01	502 22	542 28	584 26	652 65	718 11	778 76
43	302 97	334 79	367 84	402 19	437 94	475 22	514 19	555 08	597 97	666 11	730 56	790 55
44	310 88	343 38	377 00	412 00	448 48	486 42	526 14	567 81	611 70	679 42	742 82	802 22
45	318 79	351 85	386 15	421 78	458 87	497 55	538 08	580 56	625 42	692 54	754 92	818 80
46	326 67	360 33	396 24	431 49	469 22	508 59	549 84	593 22	639 08	706 44	766 89	832 80
47	334 50	368 76	404 24	441 09	479 45	519 52	561 63	605 78	652 65	718 11	778 76	844 80
48	342 27	377 07	413 13	450 56	489 54	530 28	573 04	618 17	666 11	730 56	790 55	856 80
49	349 98	385 27	421 86	469 86	509 44	549 88	594 35	640 38	679 42	742 82	802 22	868 80
50	357 49	393 33	430 44	468 97	509 11	551 15	595 41	642 35	689 54	754 92	818 80	884 80
51	364 91	401 24	438 59	477 84	518 53	561 23	606 18	654 06	703 44	766 89	832 80	898 80
52	372 20	408 96	446 98	486 46	527 65	570 88	616 62	665 44	718 11	778 76	844 80	910 80
53	379 31	416 46	454 87	494 76	536 41	580 22	626 68	676 49	730 56	790 55	856 80	922 80
54	386 22	423 71	462 46	502 71	544 79	589 14	636 84	687 22	742 82	802 22	868 80	934 80
55	392 89	430 67	469 71	510 27	552 73	597 60	645 59	697 68	754 92	818 80	884 80	950 80
56	399 80	437 90	476 56	517 38	560 19	605 61	654 44	707 75	766 89	832 80	898 80	964 80
57	406 40	443 56	482 97	523 99	567 18	613 17	662 92	717 61	778 76	844 80	910 80	976 80
58	411 15	449 39	488 90	530 12	573 67	620 81	671 05	727 21	790 56	856 80	922 80	988 80
59	416 49	454 76	494 36	536 80	579 76	627 07	678 36	736 80	802 22	868 80	934 80	1000 80
60	421 48	459 71	499 41	541 10	585 49	633 49	686 32	745 62	813 80	880 80	946 80	1012 80

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Year Endowment Policy.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
35 43	29 45	60 41	92 98	127 23	163 27	201 20	241 10	283 10	327 20	373 20
36 47	29 44	60 40	92 97	127 22	163 26	201 19	241 07	283 08	327 21	373 21
38 51	29 44	60 40	92 96	127 22	163 25	201 16	241 06	283 08	327 21	373 21
39 56	29 44	60 40	92 97	127 22	163 25	201 15	241 04	283 01	327 18	373 20
40 62	29 44	60 41	92 97	127 22	163 25	201 15	241 02	282 99	327 16	373 20
41 67	29 45	60 42	92 98	127 23	163 26	201 15	241 02	282 98	327 12	373 20
42 74	29 45	60 42	92 99	127 24	163 26	201 15	241 01	282 96	327 08	373 20
43 80	29 46	60 44	93 01	127 25	163 27	201 16	241 01	282 94	327 07	373 20
44 86	29 47	60 45	93 02	127 26	163 30	201 17	241 02	282 94	327 06	373 20
45 96	29 48	60 47	93 05	127 31	163 32	201 20	241 04	282 99	327 05	373 20
46 06	29 50	60 50	93 09	127 34	163 36	201 24	241 07	282 96	327 06	373 20
47 15	29 52	60 54	93 13	127 39	163 42	201 29	241 12	283 00	327 06	373 20
48 26	29 54	60 57	93 18	127 46	163 48	201 36	241 17	283 04	327 08	373 20
49 38	29 56	60 61	93 25	127 53	163 57	201 43	241 24	283 10	327 12	373 20
50 52	29 59	60 68	93 33	127 64	163 68	201 55	241 35	283 20	327 20	373 20
51 67	29 64	60 76	93 44	127 76	163 81	201 68	241 49	283 33	327 32	373 20
52 84	29 68	60 84	93 55	127 90	163 96	201 85	241 65	283 49	327 47	373 20
53 03	29 74	60 94	93 69	128 06	164 15	202 06	241 87	283 69	327 65	373 20
54 24	29 79	61 06	93 84	128 26	164 39	202 32	242 14	283 96	327 88	373 20
55 48	29 87	61 19	94 05	128 52	164 69	202 64	242 47	284 27	328 17	374 20
56 75	29 95	61 36	94 29	128 82	165 09	203 01	242 84	284 64	328 50	374 51
58 06	30 00	61 56	94 58	129 17	165 44	203 44	243 29	285 06	328 86	374 81
59 40	30 18	61 80	94 90	129 58	165 89	203 93	243 77	285 50	329 23	375 08
60 78	30 33	62 06	95 28	130 03	166 41	204 47	244 29	285 96	329 61	375 35
62 21	30 48	62 36	95 69	130 54	166 97	205 04	244 83	286 45	330 01	375 61
63 79	30 66	62 69	96 15	131 09	167 56	205 69	245 40	286 95	330 41	375 81
65 24	30 83	63 04	96 63	131 65	168 16	206 24	245 97	287 45	330 80	376 15
66 85	31 06	63 43	97 14	132 25	168 80	206 88	246 57	287 97	331 20	376 39
68 51	31 29	63 83	97 67	132 86	169 46	207 54	247 18	288 50	331 60	376 68
70 30	31 51	64 23	98 21	133 49	170 15	208 23	247 83	289 04	332 00	376 81
72 14	31 74	64 66	98 79	134 18	170 88	208 96	248 51	289 62	332 48	377 08
74 09	32 00	65 12	99 41	134 91	171 67	209 75	249 24	290 25	332 89	377 32
76 13	32 27	65 63	100 09	135 71	172 52	210 61	250 05	290 04	333 40	377 59
78 29	32 58	66 17	100 83	136 57	173 45	211 55	250 93	291 69	333 95	377 89
80 58	32 89	66 76	101 62	137 50	174 47	212 53	251 89	292 51	334 57	378 24
82 99	33 26	67 40	102 48	138 53	175 59	213 70	252 94	293 41	335 25	378 63
85 56	33 62	68 09	103 42	139 68	176 79	214 91	254 06	294 39	335 99	379 05
88 29	34 03	68 84	104 44	140 85	178 09	216 22	255 31	295 45	336 78	379 46
91 19	34 48	69 66	105 54	142 14	179 48	217 68	256 48	296 58	337 60	379 87
94 27	34 95	70 52	106 70	143 51	180 97	219 13	258 03	297 75	338 48	380 24
97 57	35 22	71 18	107 94	144 98	182 57	220 71	259 48	298 95	339 25	380 57

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Year Endowment Policy.

AMERICAN EXPERIENCE 4½ PER CENT.

RESERVES AT THE END OF										
Age at Issue.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
23	\$422 80	\$474 87	\$528 68	\$586 88	\$646 14	\$709 64	\$776 56	\$847 11	\$921 51	\$1,000 00
24	422 74	474 80	528 60	586 79	646 05	709 54	776 47	847 04	921 47	1,000 00
25	422 68	474 23	528 52	586 70	645 96	709 45	776 39	846 97	921 42	1,000 00
26	424 62	474 16	528 44	586 61	645 86	709 36	776 30	846 89	921 37	1,000 00
27	422 56	474 09	528 36	586 52	645 76	709 25	776 19	846 80	921 32	1,000 00
28	422 51	474 02	528 27	586 42	645 65	709 13	776 08	846 71	921 26	1,000 00
29	422 45	473 96	528 18	586 32	645 53	709 01	775 96	846 61	921 20	1,000 00
30	422 40	473 87	528 09	586 20	645 41	708 88	775 84	846 50	921 13	1,000 00
31	422 35	473 80	527 99	586 09	645 28	708 75	775 70	846 39	921 06	1,000 00
32	422 29	473 72	527 89	584 97	645 14	708 60	775 56	846 26	920 98	1,000 00
33	422 25	473 65	527 80	584 86	645 01	708 45	775 41	846 13	920 89	1,000 00
34	422 22	473 59	527 72	584 74	644 86	708 29	775 24	845 98	920 79	1,000 00
35	422 19	473 54	527 63	584 63	644 72	708 12	775 07	845 82	920 68	1,000 00
36	422 19	473 51	527 56	584 52	644 68	707 95	774 88	845 64	920 55	1,000 00
37	422 22	473 50	527 51	584 42	644 43	707 76	774 66	845 44	920 42	1,000 00
38	422 27	473 50	527 46	584 32	644 27	707 55	774 48	845 22	920 27	1,000 00
39	422 34	473 58	527 42	584 20	644 09	707 31	774 16	844 97	920 10	1,000 00
40	422 45	473 67	527 39	584 09	643 84	707 05	773 87	844 69	919 91	1,000 00
41	422 58	473 62	527 34	583 94	643 65	706 75	773 53	844 37	919 69	1,000 00
42	422 73	473 67	527 29	583 78	643 40	706 41	773 16	844 02	919 45	1,000 00
43	422 89	473 72	527 21	583 59	643 10	706 03	772 73	843 62	919 18	1,000 00
44	423 06	473 76	527 13	583 37	642 75	705 59	772 25	843 18	918 88	1,000 00
45	423 21	473 79	527 00	583 10	642 35	705 09	771 71	842 67	918 54	1,000 00
46	423 36	473 78	526 84	582 78	641 89	704 52	771 09	842 10	918 16	1,000 00
47	423 49	473 75	526 63	582 40	641 35	703 87	770 39	841 46	917 73	1,000 00
48	423 60	473 68	526 37	581 95	640 74	703 13	769 60	840 78	917 24	1,000 00
49	423 67	473 56	526 05	581 43	640 04	702 29	768 71	839 92	916 70	1,000 00
50	423 73	473 40	525 67	580 83	639 23	701 31	767 71	839 01	916 09	1,000 00
51	423 75	473 20	525 22	580 14	638 33	700 28	766 53	837 99	915 40	1,000 00
52	423 76	472 95	524 71	579 36	637 32	699 11	765 35	836 86	914 64	1,000 00
53	423 74	472 67	524 19	578 50	636 20	697 79	763 96	835 59	913 79	1,000 00
54	423 78	472 35	523 62	577 56	634 97	696 34	762 43	834 19	912 85	1,000 00
55	423 71	472 02	522 83	576 58	633 62	694 78	760 74	832 64	911 80	1,000 00
56	423 72	471 67	522 10	575 41	632 15	693 01	758 88	830 92	910 65	1,000 00
57	423 72	471 29	521 29	574 18	630 52	691 08	756 82	829 02	909 36	1,000 00
58	423 74	470 88	520 42	572 82	628 72	688 93	754 52	825 91	907 94	1,000 00
59	423 74	470 41	519 42	571 30	626 70	686 53	751 97	824 58	906 38	1,000 00
60	423 72	469 85	518 29	569 57	624 43	683 85	749 16	822 02	904 65	1,000 00
61	423 62	469 17	516 97	567 00	621 86	680 91	746 07	819 21	903 75	1,000 00
62	423 43	468 34	515 43	565 39	619 09	677 71	742 74	816 16	900 66	1,000 00
63	423 13	467 34	513 71	563 00	616 13	674 18	739 18	812 87	898 37	1,000 00

Net Premiums and Reserve Values per \$1,000 Ordinary Life Policy,

COMBINED ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$12.95	\$ 6.22	\$12.66	\$19.81	\$26.19	\$33.30	\$40.64	\$48.23	\$56.07	\$64.17	\$72.53	\$81.16
21	13.27	6.47	13.17	20.09	27.24	34.64	42.27	50.16	58.31	66.72	75.41	84.27
22	13.61	6.74	13.71	20.90	28.34	36.03	43.97	52.17	60.64	69.38	78.41	87.72
23	13.96	7.01	14.26	21.75	29.49	37.48	45.74	54.26	63.07	72.15	81.53	91.20
24	14.33	7.30	14.84	22.64	30.68	39.00	47.59	56.45	65.60	75.04	84.78	94.85
25	14.72	7.60	15.45	23.56	31.94	40.58	49.51	58.73	68.24	78.06	88.20	98.68
26	15.13	7.91	16.09	24.52	33.24	42.24	51.52	61.11	71.00	81.22	91.76	102.54
27	15.56	8.24	16.75	25.53	34.60	43.96	53.62	63.59	73.89	84.52	95.50	106.83
28	16.01	8.58	17.43	26.58	36.02	45.76	55.81	66.20	76.92	87.99	99.43	111.15
29	16.48	8.98	18.16	27.68	37.50	47.64	58.12	68.93	80.09	91.64	103.66	116.05
30	16.97	9.31	18.91	28.83	39.06	49.63	60.54	71.80	83.45	95.48	107.91	120.73
31	17.49	9.70	19.70	30.03	40.70	51.71	63.08	74.84	86.98	99.53	112.51	125.93
32	18.04	10.11	20.54	31.31	42.43	53.91	65.78	78.04	90.72	103.82	117.37	131.31
33	18.62	10.54	21.42	32.65	44.25	56.25	68.63	81.43	94.67	108.96	123.50	137.40
34	19.23	11.00	22.35	34.07	46.20	58.71	71.65	85.03	98.86	113.15	127.86	143.11
35	19.87	11.48	23.33	35.59	48.25	61.94	74.86	88.84	103.23	118.16	133.41	149.06
36	20.54	11.99	24.89	37.19	50.43	64.11	78.26	92.87	107.92	123.56	139.13	155.22
37	21.26	12.55	25.51	38.90	52.75	67.08	81.87	97.09	112.71	128.69	144.97	161.81
38	22.02	13.12	26.69	40.72	55.22	70.20	85.62	101.43	117.61	134.10	150.89	167.89
39	22.82	13.74	27.96	42.65	57.83	73.46	89.48	106.88	123.59	139.60	156.86	174.21
40	23.68	14.41	29.31	44.70	60.55	76.79	93.42	110.96	127.60	145.14	162.97	181.06
41	24.59	15.12	30.73	46.81	63.29	80.16	97.35	114.85	132.64	150.73	169.08	187.60
42	25.55	15.85	32.18	48.91	66.04	83.49	101.26	119.32	137.69	156.83	175.22	194.85
43	26.58	16.59	33.69	51.00	68.73	86.78	105.13	123.80	142.74	161.94	181.97	201.80
44	27.68	17.30	34.99	53.02	71.38	90.04	109.02	128.23	147.80	167.66	187.64	207.93
45	28.85	18.01	36.36	55.04	74.03	93.94	112.94	132.80	152.91	173.24	193.79	214.83
46	30.08	18.69	37.71	57.05	76.72	96.67	116.99	137.38	158.08	179.12	200.18	221.61
47	31.39	19.39	39.10	59.14	79.47	100.09	120.95	142.05	163.87	184.90	206.69	228.45
48	32.77	20.10	40.54	61.28	82.80	103.57	125.09	146.83	168.78	190.90	213.19	235.85
49	34.23	20.86	42.02	63.47	85.19	107.14	129.34	151.73	174.30	197.06	219.96	243.96
50	35.78	21.62	43.52	65.70	88.13	110.79	133.67	156.72	179.95	203.94	226.84	250.39
51	37.41	22.39	45.06	67.98	91.14	114.53	138.09	161.84	185.74	209.76	233.68	257.88
52	39.15	23.19	46.63	70.38	94.24	118.34	142.64	167.09	191.66	216.27	240.88	265.44
53	41.00	24.00	48.26	72.74	97.42	122.29	147.32	172.47	197.66	222.86	248.09	273.06
54	42.95	24.86	49.94	75.22	100.70	126.35	152.12	177.93	203.75	229.51	255.18	280.68
55	45.02	25.72	51.65	77.78	104.08	130.51	156.98	183.46	209.87	236.19	262.35	288.31
56	47.23	26.61	53.43	80.42	107.55	134.72	161.90	189.01	216.02	242.67	269.53	296.89
57	49.57	27.56	55.29	83.15	111.07	138.99	166.84	194.53	222.18	249.54	276.63	303.89
58	52.07	28.52	57.18	86.88	114.59	143.23	171.76	200.14	228.28	256.13	283.65	310.81
59	54.72	29.50	59.06	89.60	118.08	147.46	176.66	205.63	234.30	262.68	290.58	318.14
60	57.56	30.45	60.90	91.28	121.54	151.63	181.49	211.02	240.21	269.02	297.42	325.37
61	60.67	31.41	62.74	93.96	124.99	155.78	186.25	216.35	246.06	275.86	304.18	332.51
62	63.78	32.35	64.58	96.62	128.41	159.86	190.94	221.61	251.84	281.62	310.87	339.58
63	67.20	33.31	66.41	99.27	131.77	163.89	195.59	226.85	257.60	287.89	317.50	346.89
64	70.84	34.25	68.23	101.86	135.09	167.87	200.21	232.02	263.29	293.98	324.07	353.51
65	74.72	35.19	70.01	104.41	138.37	171.84	204.79	237.17	268.95	300.10	330.59	360.40

Premiums and Reserve Values per \$1,000 Ordinary Life Policy,

COMBINED ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVES AT THE END OF

	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.
1	\$90.07	\$99.27	108.75	118.56	128.68	139.12	149.93	161.08	172.61	236.15	307.45	384.18
2	99.62	108.17	118.04	128.22	138.73	149.62	156.88	167.43	179.43	245.21	318.18	396.26
3	97.93	107.26	117.51	128.09	139.08	150.33	162.01	174.08	186.57	254.49	329.10	408.50
4	101.20	111.52	122.17	133.19	144.56	156.32	168.48	181.05	194.03	263.98	340.21	420.89
5	105.24	115.97	127.07	138.52	150.36	162.61	175.27	188.34	201.80	273.68	351.50	433.43
6	109.47	120.66	132.19	144.12	156.45	169.20	182.38	195.94	209.84	283.60	362.97	446.11
7	113.92	125.54	137.56	149.99	162.84	176.12	189.78	203.73	218.23	293.72	374.60	459.86
8	118.57	130.69	143.22	156.17	169.55	183.32	197.44	211.89	226.62	304.08	386.39	471.67
9	123.46	136.10	149.16	162.65	176.53	190.78	205.35	220.20	235.31	314.51	396.34	484.52
10	128.62	141.80	155.40	169.41	183.78	198.47	213.45	228.70	244.20	325.18	410.44	497.38
11	134.06	147.79	161.93	176.42	191.25	206.36	221.75	237.39	253.29	336.02	422.68	510.21
12	139.79	154.05	168.68	183.65	198.90	214.44	230.22	246.26	262.57	347.02	434.39	523.01
13	145.77	160.54	175.66	191.06	206.74	222.69	238.90	255.35	272.02	358.17	447.38	536.72
14	151.97	167.24	182.80	198.65	214.75	231.18	247.76	264.59	281.64	369.49	459.80	548.94
15	158.38	174.10	190.11	206.39	222.94	239.74	256.76	273.93	291.42	380.94	472.23	560.83
16	164.92	181.11	197.57	214.30	231.28	248.50	265.92	283.54	301.35	392.53	484.64	578.20
17	171.60	188.25	205.18	222.36	239.77	257.40	275.22	293.23	311.42	404.18	497.00	586.42
18	178.39	195.53	212.92	230.54	248.38	266.42	284.56	303.06	321.60	415.89	509.27	597.47
19	185.30	202.92	220.76	238.83	257.10	275.56	294.34	313.93	331.91	427.60	521.42	609.94
20	192.32	210.40	228.71	247.22	265.93	284.82	303.84	323.03	342.33	439.31	533.44	621.01
21	199.40	217.96	236.73	255.70	274.85	294.14	313.59	333.17	352.84	450.97	545.32	632.47
22	206.53	225.57	244.82	264.25	283.82	303.56	323.42	343.37	363.37	462.54	557.02	644.11
23	213.68	233.23	252.95	272.53	292.87	313.03	333.30	353.59	373.90	473.98	568.53	654.71
24	220.87	240.92	261.11	281.47	301.96	322.55	343.18	363.80	384.39	485.29	579.85	665.47
25	228.11	248.65	269.36	290.19	311.13	332.10	353.08	374.01	394.86	496.45	590.97	675.99
26	235.43	256.50	277.70	299.01	320.35	341.69	362.99	384.20	405.30	507.49	601.90	686.30
27	242.86	264.45	286.15	307.89	329.62	351.81	373.92	394.39	415.71	518.41	612.65	696.43
28	250.45	272.56	294.71	316.86	338.96	360.98	382.86	404.58	426.07	529.28	623.26	706.46
29	258.18	280.76	308.35	325.89	348.94	370.66	392.81	414.72	436.37	539.92	633.69	716.50
30	266.01	289.07	312.06	334.98	357.75	380.96	402.72	424.81	446.62	550.49	643.93	726.61
31	273.92	297.41	320.81	344.07	367.16	389.99	412.56	434.83	456.79	560.91	654.00	736.93
32	281.89	305.81	329.58	353.18	376.52	399.58	422.34	444.79	466.88	571.20	663.94	747.48
33	289.81	314.28	338.36	362.24	385.63	409.11	432.07	454.66	476.87	581.96	673.82	758.32
34	297.85	322.65	347.10	371.25	395.09	418.59	441.72	464.45	486.76	591.36	683.74	769.48
35	306.00	331.04	355.79	380.21	404.29	427.99	451.28	474.14	496.55	601.20	693.81	780.92
36	313.99	339.37	364.42	389.11	413.41	437.30	460.74	483.72	506.21	610.89	704.15	792.51
37	321.93	347.68	373.98	397.77	422.44	446.59	470.08	493.17	515.79	620.47	714.89	804.24
38	329.80	355.84	381.47	406.65	431.37	455.60	479.81	502.60	525.16	630.08	725.88	815.99
39	337.59	363.94	389.84	415.26	440.17	464.56	488.40	511.71	534.43	639.68	737.37	827.41
40	345.27	371.93	398.09	423.74	448.84	473.39	497.37	520.76	543.52	649.52	749.24	838.15
41	352.84	379.80	406.22	432.09	457.88	482.10	506.20	529.65	552.49	659.75	761.42	847.87
42	360.82	387.58	414.26	440.94	465.83	490.69	514.88	538.44	561.88	670.42	773.76	855.23
43	367.72	395.26	422.19	449.51	474.18	499.15	523.47	547.16	570.81	681.63	786.29	863.23
44	375.05	402.87	430.07	458.60	482.50	507.54	532.02	555.55	579.44	693.46	798.56	883.94
45	382.30	410.44	437.87	464.57	490.57	515.90	540.65	564.95	588.90	706.86	810.16	890.70
46	389.58	417.94	445.58	472.50	498.73	524.36	549.52	574.33	598.93	718.71	820.68	1000.00

Net Premiums and Reserve Values per \$1,000 20-Premiums Life Policy.

COMBINED ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

Net Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
\$19.00	\$12.56	\$25.64	\$39.26	\$53.43	\$68.19	\$83.56	\$99.56	\$116.23	\$133.59	\$151.56
19.37	12.86	26.26	40.20	54.72	69.82	85.55	101.92	118.98	136.74	155.31
19.76	13.18	26.88	41.16	56.01	71.48	87.58	104.34	121.80	139.97	158.84
20.15	13.50	27.56	42.17	57.38	73.22	89.70	106.89	124.72	143.52	162.72
20.57	13.83	28.28	43.20	58.78	75.00	91.67	109.49	127.72	146.76	166.22
21.00	14.18	28.91	44.25	60.21	76.82	94.09	112.08	130.79	150.28	170.11
21.44	14.53	29.68	45.33	61.69	78.69	96.39	114.80	133.96	153.98	174.31
21.90	14.90	30.38	46.48	63.22	80.64	98.76	117.62	137.26	157.70	178.84
22.38	15.28	31.14	47.63	64.79	82.68	101.20	120.52	140.63	161.58	183.01
22.88	15.65	31.90	48.82	66.40	84.68	103.71	123.51	144.12	165.60	187.22
23.39	16.04	32.71	50.04	68.06	86.81	106.31	126.61	147.75	169.77	192.11
23.93	16.45	33.55	51.32	69.80	89.02	109.02	129.84	151.51	174.10	197.11
24.49	16.87	34.41	52.64	71.60	91.31	111.83	133.19	155.43	178.60	202.31
25.07	17.31	35.30	54.01	73.45	93.69	114.74	136.67	159.50	183.29	207.71
25.66	17.77	36.24	55.44	75.41	96.18	117.80	140.31	163.76	188.17	213.31
26.32	18.25	37.21	56.93	77.44	98.78	120.99	144.12	168.19	193.21	219.21
26.98	18.75	38.24	58.50	79.58	101.51	124.33	148.08	172.76	198.95	225.31
27.67	19.28	39.31	60.14	81.82	104.37	127.82	152.17	177.42	203.67	230.61
28.40	19.83	40.44	61.86	84.18	107.93	131.42	156.35	182.15	208.82	236.21
29.17	20.41	41.64	63.70	86.64	110.43	135.07	160.56	186.88	214.07	242.11
29.98	21.03	42.89	65.60	89.16	113.59	138.74	164.74	191.58	219.29	247.11
30.84	21.69	44.20	67.55	91.69	116.64	142.36	168.89	196.24	224.48	252.31
31.74	22.38	45.51	69.46	94.18	119.65	145.90	172.95	200.84	229.60	257.71
32.69	23.01	46.79	71.32	96.57	122.57	149.35	176.92	205.34	234.62	263.21
33.71	23.63	48.01	73.08	98.88	125.42	152.74	180.84	209.79	239.58	268.91
34.77	24.25	49.20	74.82	101.16	128.24	156.08	184.71	214.16	244.47	275.01
35.90	24.90	50.30	76.48	103.37	131.00	159.87	188.59	218.46	249.28	281.41
37.08	25.40	51.46	78.19	105.63	133.78	162.67	192.82	222.79	254.11	288.11
38.32	25.97	52.60	79.90	107.88	136.55	165.95	196.12	227.07	258.87	295.11
39.63	26.56	53.77	81.62	110.13	139.33	169.24	199.90	231.34	263.64	302.41
41.02	27.15	54.93	83.33	112.37	142.10	172.52	203.66	235.60	268.38	309.91
42.48	27.73	56.10	85.05	114.63	144.87	175.78	207.49	239.85	273.09	317.61
44.02	28.34	57.27	86.79	116.91	147.67	179.10	211.24	244.12	277.76	325.51
45.66	28.95	58.42	88.49	119.15	150.45	182.89	215.00	248.28	282.30	333.71
47.40	29.58	59.69	90.25	121.50	153.31	186.74	218.76	252.42	286.77	342.21
49.24	30.20	60.89	92.13	123.91	156.24	189.10	222.52	256.52	291.16	350.91
51.20	30.84	62.18	94.01	126.34	159.18	192.41	226.15	260.50	295.40	359.91
53.29	31.52	63.51	95.94	128.77	162.02	195.68	229.79	264.37	299.49	369.21
55.53	32.22	64.88	97.80	131.18	164.81	198.84	233.24	268.06	303.86	378.91
57.92	32.93	66.14	99.67	133.47	167.55	201.91	236.59	271.60	307.04	388.91
60.49	33.59	67.44	101.49	135.75	170.22	204.88	239.79	274.97	310.52	399.21

Net Premiums and Reserve Values per \$1,000 20-Premiums Life Policy.

COMBINED ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

Age at Issue.	RESERVES AT THE END OF														
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	25th Year.	30th Year.	35th Year.		
20170	52190	16210	62331	95254	21277	49301	66326	99353	41361	04428	57481	91539	31		
21174	51194	60215	53237	86260	13233	39303	69334	60361	67389	96438	86493	11551	16		
22178	62199	17220	60242	94266	24290	56315	96342	48370	20399	18449	35504	46563	10		
23182	67203	90225	83248	69272	55297	45323	46350	63379	08408	71460	02515	95575	14		
24187	24208	77231	22254	63279	07304	57331	22359	05388	14418	52470	88527	57587	26		
25191	74213	78236	78260	76285	79311	98339	23367	75397	52428	57481	91539	31599	43		
26196	88218	97242	52267	09292	75319	53347	51376	69407	19438	86493	11551	16611	68		
27201	19224	83248	47273	66299	95327	40356	03385	86416	96449	35504	46563	10623	88		
28206	15229	87254	62280	44307	39335	49364	75395	23426	97460	02515	95575	14635	99		
29211	29235	62260	93287	46315	06343	77373	67404	76437	14470	88527	57587	26648	12		
30216	63241	58267	59294	69322	89352	23382	72414	45447	48481	91539	31599	43660	17		
31222	18247	76274	39302	09330	90360	81391	92424	27457	97493	11551	16611	68672	18		
32227	83254	12281	35303	65339	02368	53401	24434	24468	62504	46563	10623	88683	96		
33233	85260	63298	45317	80347	24378	34410	68444	33479	39515	95575	14635	99685	65		
34239	92267	28295	63325	04355	56387	27420	22454	52490	27527	57587	26648	12707	19		
35246	11274	00302	90332	88363	90396	29429	87464	83501	25539	81569	43660	17718	57		
36252	33280	96410	21340	75372	44405	35439	56475	18512	38551	16611	63672	13729	76		
37258	60287	57317	57348	68380	94414	45449	30455	60523	48563	10623	88683	96740	73		
38264	91294	41324	97356	64389	48423	60458	69436	08594	70575	14635	99695	46751	57		
39271	21301	26332	36364	59398	01432	75468	89506	57545	97587	26648	12707	19762	15		
40277	49308	06339	73372	51406	54441	89478	68517	09557	28599	43660	17718	57772	51		
41283	74314	86347	05380	41415	02450	99468	47527	62568	60611	63672	13729	76782	64		
42289	90321	55354	30388	23423	43460	05498	22538	11579	89623	89683	96740	77792	54		
43295	97328	16361	45395	94431	76469	02507	89548	51591	18635	99695	65751	57802	20		
44301	97334	69368	53403	61440	03477	95517	48558	85602	29648	12707	19762	15811	59		
45307	89341	14375	53411	18448	21486	73526	94569	04613	35660	17718	57772	51820	74		
46313	72347	50332	44418	66456	24495	37536	23579	09624	27672	13729	76782	64829	65		
47319	56363	85389	32428	05464	18508	89545	41589	01635	04683	96740	77792	54888	96		
48325	33360	12398	07433	29471	95512	21554	36598	70645	94695	65751	57802	20646	91		
49331	05366	29402	69440	36479	50520	32563	09608	18656	02707	19762	15811	59856	34		
50336	68372	38409	13447	24486	84528	17571	56617	39666	17718	57772	51820	74863	71		
51342	19378	22415	40453	90493	98585	76579	74626	32676	09729	77792	54888	65.....			
52347	58383	96421	48460	34500	76543	06587	62634	33635	74740	77792	54888	66.....			
53352	78389	46427	28466	46507	25549	99595	16643	29695	10751	59802	20846	91.....			
54357	83394	76432	84472	29513	40556	59602	33651	25704	17762	16811	59856	34.....			
55362	70399	85438	13477	81519	25562	84809	14658	86712	91772	51820	74863	71.....			
56367	84404	64443	10483	01524	72568	70615	55666	88721	31782	65829	65.....				
57371	74409	16447	78487	86529	81578	14621	54672	89729	35732	54838	36.....				
58375	84413	38452	09492	31534	47573	14627	06679	25737	01802	19846	91.....				
59379	71417	21456	07496	88538	70583	66632	08685	11744	27811	67855	34.....				
60383	32420	93459	73500	09542	53587	74636	67690	56751	10200	72863	71.....				

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Year Endowment Policy.

COMBINED ACTUARIES 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$36.97	\$31.39	\$64.19	\$98.48	\$134.32	\$171.80	\$210.99	\$251.98	\$294.86	\$339.73	\$386.21
21	37.03	31.38	64.18	98.46	134.28	171.75	210.92	251.89	294.75	339.61	386.08
22	37.12	31.36	64.16	98.43	134.25	171.69	210.85	251.80	294.64	339.47	385.94
23	37.22	31.37	64.14	98.40	134.20	171.63	210.76	251.69	294.51	339.31	385.79
24	37.29	31.36	64.13	98.37	134.15	171.56	210.68	251.58	294.38	339.26	385.65
25	37.38	31.35	64.11	98.34	134.10	171.49	210.58	251.45	294.21	338.97	385.53
26	37.48	31.34	64.09	98.30	134.04	171.40	210.47	251.32	294.06	338.79	385.42
27	37.59	31.34	64.06	98.25	133.98	171.32	210.36	251.18	293.89	338.60	385.30
28	37.70	31.32	64.04	98.21	133.92	171.23	210.25	251.05	293.73	338.41	385.19
29	37.82	31.32	64.02	98.17	133.86	171.15	210.15	250.94	293.61	338.27	385.07
30	37.95	31.31	64.00	98.14	133.80	171.09	210.06	250.82	293.48	338.13	384.95
31	38.09	31.31	63.98	98.12	133.73	171.04	210.00	250.75	293.39	338.04	384.78
32	38.25	31.30	63.98	98.11	133.66	171.03	209.93	250.73	293.37	338.02	384.73
33	38.41	31.31	64.00	98.13	133.79	171.06	210.02	250.78	293.48	338.16	384.87
34	38.59	31.33	64.03	98.18	133.86	171.14	210.13	250.90	293.58	338.25	385.01
35	38.80	31.36	64.09	98.27	133.97	171.29	210.31	251.11	293.81	338.47	385.17
36	39.02	31.40	64.18	98.40	134.15	171.53	210.59	251.49	294.21	338.83	385.47
37	39.28	31.47	64.30	98.59	134.41	171.84	210.97	251.85	294.50	339.07	385.68
38	39.55	31.54	64.47	98.84	134.75	172.26	211.40	252.24	294.86	339.30	385.87
39	39.87	31.65	64.69	99.17	135.18	172.74	211.89	252.80	295.22	339.68	386.08
40	40.22	31.79	64.96	99.57	135.65	173.23	212.36	253.09	295.51	339.74	386.30
41	40.60	31.96	65.28	99.99	136.12	173.70	212.77	253.42	295.75	339.86	386.50
42	41.05	32.14	65.60	100.98	136.54	174.08	213.09	253.65	295.88	339.87	386.77
43	41.53	32.31	65.87	100.71	136.85	174.36	213.31	253.81	295.98	339.80	386.88
44	42.08	32.44	66.10	100.96	137.10	174.67	213.47	253.87	295.89	339.68	386.74
45	42.68	32.57	66.27	101.16	137.29	174.74	213.58	253.90	295.79	339.40	386.56
46	43.34	32.61	66.31	101.33	137.47	174.89	213.67	253.90	295.68	339.15	386.47
47	44.06	32.75	66.58	101.53	137.67	175.06	213.78	253.90	295.57	338.90	386.33
48	44.85	32.85	66.76	101.76	137.90	175.26	213.91	253.95	295.49	338.66	386.13
49	45.71	32.98	66.96	102.01	138.16	175.49	214.08	254.01	295.42	338.45	385.88
50	46.65	33.11	67.19	102.29	138.45	175.76	214.29	254.13	295.42	338.30	385.92
51	47.68	33.25	67.44	102.59	138.77	176.08	214.55	254.32	295.49	338.21	385.60
52	48.81	33.44	67.71	102.95	139.19	176.46	214.90	254.59	295.68	338.14	385.28
53	50.03	33.68	68.03	103.36	139.64	176.94	215.36	254.96	295.83	338.12	385.97
54	51.37	33.80	68.40	103.84	140.20	177.54	215.92	255.40	296.09	338.12	386.67
55	52.84	34.03	68.80	104.40	140.86	178.24	216.55	255.90	296.38	338.14	387.36
56	.....	34.28	69.30	105.07	141.64	179.02	217.26	256.46	296.72	338.18	388.01
57	.....	34.60	69.87	105.84	142.49	179.87	218.08	257.07	297.09	338.23	388.70
58	.....	34.95	70.51	106.64	143.40	180.76	218.84	257.70	297.46	338.26	389.30
59	.....	35.33	71.15	107.47	144.30	181.68	219.67	258.35	297.83	338.26	389.87
60	.....	35.70	71.80	108.30	145.24	182.62	220.52	259.01	298.19	338.25	379.44

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

Twenty Year Endowment Policy.

COMBINED ACTUARIES 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$435.87	\$487.96	\$541.29	\$597.82	\$657.05	\$719.18	\$784.35	\$852.74	\$924.56	\$1,000.00
21	435.70	487.17	541.09	597.60	656.84	718.97	784.17	852.60	924.46	1,000.00
22	435.52	486.98	540.89	597.39	656.64	718.78	784.00	852.47	924.40	1,000.00
23	435.32	486.75	540.65	597.15	656.39	718.55	783.80	852.31	924.29	1,000.00
24	435.12	486.54	540.45	596.92	656.18	718.36	783.73	852.20	924.24	1,000.00
25	434.88	486.28	540.15	596.64	655.90	718.09	783.40	852.00	924.11	1,000.00
26	434.66	486.05	539.92	596.41	655.68	717.89	783.22	851.87	924.03	1,000.00
27	434.42	485.80	539.65	596.15	655.43	717.65	783.01	851.69	923.92	1,000.00
28	434.21	485.57	539.43	595.98	655.21	717.45	782.81	851.52	923.81	1,000.00
29	434.04	485.40	539.26	595.76	655.04	717.26	782.63	851.36	923.72	1,000.00
30	433.89	485.24	539.09	595.59	654.72	716.92	782.27	851.02	923.50	1,000.00
31	433.80	485.15	538.98	595.43	654.64	716.80	782.14	850.92	923.41	1,000.00
32	433.79	485.12	538.90	595.29	654.44	716.58	781.89	850.69	923.27	1,000.00
33	433.84	485.12	538.84	595.15	654.28	716.30	781.61	850.44	923.11	1,000.00
34	433.93	485.14	538.76	594.98	653.98	716.01	781.30	850.16	922.93	1,000.00
35	434.02	485.12	538.64	594.75	653.68	715.65	780.94	849.81	922.74	1,000.00
36	434.14	485.10	538.52	594.56	653.49	715.40	780.65	849.63	922.58	1,000.00
37	434.20	485.06	538.37	594.28	653.04	714.88	780.13	849.11	922.24	1,000.00
38	434.22	484.97	538.14	593.94	653.60	714.39	779.62	848.66	921.94	1,000.00
39	434.34	484.85	537.89	593.59	652.27	714.02	779.26	848.38	921.65	1,000.00
40	434.14	484.62	537.52	593.07	651.54	713.21	778.44	847.63	921.31	1,000.00
41	434.00	484.34	537.10	592.54	650.90	712.52	777.77	847.07	920.95	1,000.00
42	433.72	483.90	536.53	591.83	650.09	711.66	776.93	846.35	920.47	1,000.00
43	433.30	483.40	535.87	591.05	649.22	710.75	776.05	845.61	920.02	1,000.00
44	432.89	482.76	535.07	590.12	648.21	709.69	775.02	844.71	919.43	1,000.00
45	432.34	482.04	534.21	589.13	647.11	708.54	773.89	843.74	918.81	1,000.00
46	431.78	481.32	533.33	588.11	645.97	707.33	772.71	842.74	918.19	1,000.00
47	431.18	480.54	532.38	586.97	644.69	705.97	771.38	841.59	917.44	1,000.00
48	430.60	479.78	531.40	585.79	643.34	704.53	769.97	840.37	916.66	1,000.00
49	430.02	478.95	530.34	584.50	641.86	702.95	768.40	839.01	915.77	1,000.00
50	429.45	478.13	529.24	583.15	640.32	701.28	766.74	837.57	914.86	1,000.00
51	428.87	477.26	528.08	581.71	638.64	699.47	764.94	836.00	913.86	1,000.00
52	428.25	476.33	526.82	580.15	636.82	697.48	762.95	834.27	912.73	1,000.00
53	427.63	475.26	525.48	578.46	634.84	695.17	760.80	832.38	911.50	1,000.00
54	426.95	474.21	524.05	576.55	632.71	693.00	758.42	830.33	910.15	1,000.00
55	426.28	473.20	522.50	574.69	630.42	690.49	755.94	828.10	908.70	1,000.00
56	425.54	472.00	520.85	572.60	627.96	687.80	753.21	825.68	907.10	1,000.00
57	424.74	470.72	519.08	570.38	625.33	684.89	750.27	823.05	905.36	1,000.00
58	423.88	469.36	517.20	567.99	622.51	681.77	747.08	819.94	903.45	1,000.00
59	422.98	467.93	515.22	565.47	619.42	678.42	743.64	817.09	901.36	1,000.00
60	422.04	466.43	513.13	562.80	616.32	674.85	739.96	813.74	899.09	1,000.00

EXPECTATION OF LIFE, Etc.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.89	22.94
21	41.53	7.85	59	14.74	24.72
22	40.86	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.88
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.62	8.51	69	8.97	56.76
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.83	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.03
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.83
41	27.45	10.01	79	4.74	131.73
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.60
44	25.27	10.82	82	3.71	174.30
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.08	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.02
50	20.91	13.78	88	1.91	346.69
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.58	93	.80	734.17
56	16.72	19.88	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE \$1,000 ANNUALLY, BASED ON THE EXPECTATION OF LIFE WITH INTEREST AT FOUR PER CENT.

No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	\$10,563	21	\$14,029	28	\$16,663	35	\$18,664
15	11,118	22	14,451	29	16,983	36	18,908
16	11,652	23	14,856	30	17,292	37	19,142
17	12,165	24	15,247	31	17,588	38	19,367
18	12,659	25	15,622	32	17,873	39	19,584
19	13,134	26	15,982	33	18,147	40	19,792
20	13,590	27	16,329	34	18,411		

EXPLANATION.—*For what amount ought a man to insure his life in order that his family and estate may suffer no loss in case of his premature death?* At age 51 the expectation of life is twenty years (see table on preceding page). In the above table opposite 20, in column "No. of years of expectation," you will find the answer, \$13,590, and so on for other ages. To state it more clearly: An annuity bond paying \$1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of \$13,590.30. That is to say, if \$13,590.30 be put at interest (4%) and \$1,000 be withdrawn annually it will last just twenty years—and no longer. It will yield twenty annual payments of \$1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE \$1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE \$1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST.

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furnish as a five per cent. result if completed.
25	\$20.50	\$1,000	\$21.00	25	\$1,052.37
30	23.30	1,000	23.00	24	1,074.72
35	27.10	1,000	27.00	21	1,012.63
40	32.20	1,000	32.00	19	1,026.11
45	39.10	1,000	39.00	16	968.76
50	48.50	1,000	49.00	14	1,008.37
55	61.60	1,000	62.00	12	1,036.20
60	79.90	1,000	80.00	10	1,056.56

TERM INSURANCE—10 YEAR PERIOD.

Annual Premium Rates for \$1,000 Insurance.

Aetna Life.	Brooklyn.	Confeder- ation Life.	Equitable of Iowa.	Equitable of N. Y.	Home.	Mass. Mutual.	Michigan Mutual.	Mutual Life of Ky.
†	†		*	*	†	20 Year Term Rates	*	
\$11.09			\$10.37				\$10.81	\$12.68
11.37			10.51				10.90	12.28
11.66			10.68				10.98	12.49
11.97			10.85				11.07	12.70
12.29			11.02				11.17	12.91
12.64	\$13.37	\$10.70	11.21	\$13.12	\$12.95	\$13.92	11.28	13.12
13.00	13.71	11.00	11.41	13.39	13.21	14.16	11.39	13.33
13.38	14.07	11.35	11.62	13.54	13.49	14.42	11.52	13.54
13.79	14.45	11.70	11.84	13.76	13.77	14.71	11.65	13.76
14.21	14.85	12.05	12.06	14.00	14.08	15.03	11.80	14.00
14.67	15.28	12.45	12.32	14.26	14.39	15.38	12.06	14.26
15.14	15.73	12.85	12.57	14.54	14.73	15.76	12.14	14.54
15.65	16.22	13.15	12.84	14.84	15.08	16.20	12.33	14.84
16.19	16.73	13.65	13.13	15.17	15.44	16.68	12.55	15.17
16.75	17.28	13.95	13.42	15.52	15.84	17.20	12.78	15.32
17.36	17.85	14.35	13.76	15.89	16.27	17.78	13.04	15.89
18.00	18.47	14.85	14.14	16.31	16.72	18.42	13.32	16.31
18.68	19.13	15.40	14.57	16.75	17.26	19.13	13.64	16.75
19.41	19.82	15.95	15.05	17.25	17.84	19.90	13.99	17.25
20.19	20.56	16.55	15.61	17.78	18.49	20.77	14.39	17.78
21.02	21.35	17.25	16.22	18.37	19.22	21.70	14.84	18.37
21.91	22.20	18.00	16.92	19.03	20.03	22.74	15.34	19.03
22.86	23.10	18.85	17.73	19.74	20.94	23.88	15.93	19.74
23.88	24.05	19.80	18.62	20.53	21.94	25.12	16.68	20.53
24.97	25.08	20.85	19.64	21.42	23.07	26.48	17.32	21.42
26.14	26.18	22.00	20.73	22.40	24.29	27.96	18.52	22.40
27.39	27.85	23.20	21.96	23.48	25.62	29.57	19.09	23.48
28.71	28.61	24.50	23.28	24.68	27.06	31.30	20.15	24.68
30.10	29.95	25.90	24.71	26.01	28.62	33.15	21.34	26.01
31.59	31.40	27.40	26.26	27.47	30.30	35.14	22.66	27.47
33.17	32.93	29.05	27.96	29.07	32.12	37.27	24.08	29.07
34.84	34.57		29.99	30.84	34.14		25.77	30.84
36.62	36.32		31.79	32.78	36.23		27.69	32.78
38.51	38.20		33.98	34.89	38.53		29.60	34.89
40.52	40.20		36.34	37.22	41.04		31.82	37.22
42.68	42.35		38.92	39.77	43.76		34.27	39.77
44.94	44.64		41.73	42.55	46.43			42.55
47.36	47.10		44.80	45.59	49.92			45.59
49.94	49.72		48.14	48.92	53.40			48.92
52.70	52.53		51.79	52.57	57.18			52.57
55.64	55.54		55.73	56.53	61.85			56.53
	58.76							
	62.21							
	65.91							
	69.88							
	74.13							

non-participating.

Surplus used only at the end of the term provided the assured renews.
The Company will extend it for ten years more, and no longer, without med-
ication and at the present rate of premium.

TERM INSURANCE—10 YEAR PERIOD.

Annual Premium Rates for \$1,000 Insurance.

Age at Issue.	National of Vermont.	N. Y. Life.	North Western.	Penn. Mutual.	Phoenix Mutual.	Provident Life and Trust.	Union Central.	Vermont Life.	United States.
	×	†	*	*	†	+	*	*	×
20	.....	.....	\$10.74	.....	.....	\$10.90	.....	\$10.81	.....
21	.....	.....	10.90	\$11.00	.....	11.15	.....	10.90	.....
22	.....	.....	11.06	11.20	.....	11.45	.....	10.98	.....
23	.....	.....	11.23	11.40	.....	11.70	.....	11.07	.....
24	.....	.....	11.41	11.60	.....	11.95	.....	11.17	.....
25	\$12.80	\$12.60	11.61	11.80	\$13.05	12.20	\$11.21	11.28	\$12.90
26	13.15	13.00	11.82	12.05	13.34	12.45	11.34	11.39	13.09
27	13.50	13.40	12.03	12.30	13.65	12.65	11.47	11.52	13.28
28	13.85	13.80	12.26	12.55	14.00	12.90	11.59	11.65	13.47
29	14.25	14.20	12.50	12.80	14.37	13.15	11.75	11.80	13.69
30	14.65	14.70	12.75	13.10	14.79	13.35	11.90	12.06	13.92
31	15.10	15.20	13.01	13.40	15.14	13.60	12.08	12.14	14.18
32	15.55	15.70	13.29	13.70	15.53	13.90	12.28	12.33	14.44
33	16.05	16.20	13.60	14.05	15.96	14.30	12.47	12.55	14.74
34	16.55	16.80	13.91	14.40	16.44	14.70	12.71	12.78	15.06
35	17.15	17.40	14.26	14.80	16.97	15.15	12.96	13.04	15.41
36	17.75	18.00	14.65	15.20	17.54	15.55	13.26	13.32	15.79
37	18.35	18.70	15.09	15.65	18.19	16.05	13.58	13.64	16.20
38	19.05	19.40	15.59	16.20	18.89	16.60	13.92	13.99	16.66
39	19.80	20.20	16.16	16.80	19.68	17.15	14.31	14.39	17.16
40	20.60	21.00	16.80	17.45	20.52	17.80	14.76	14.84	17.72
41	21.45	21.80	17.53	18.20	21.46	18.45	15.26	15.34	18.35
42	22.35	22.70	18.36	19.05	22.51	19.20	15.81	15.98	19.05
43	23.30	23.70	19.30	19.95	23.63	19.95	16.48	16.58	19.81
44	24.35	24.80	20.33	21.00	24.87	20.75	17.21	17.32	20.67
45	25.50	26.00	21.48	22.10	26.22	21.75	18.03	18.52	21.64
46	26.70	27.30	22.74	23.35	27.67	22.80	18.97	19.69	22.70
47	27.95	28.70	24.11	24.65	29.23	24.06	20.02	20.15	23.89
48	29.35	30.10	25.60	26.10	30.90	25.40	21.18	21.34	25.22
49	30.80	31.60	27.21	27.65	32.70	27.00	22.10	22.66	26.68
50	32.40	33.20	28.95	29.35	34.61	28.85	23.97	24.09	28.29
51	34.05	34.80	30.85	31.15	36.67	30.90	25.59	25.77	30.07
52	35.85	36.60	32.92	33.10	38.85	33.15	27.38	27.59	32.04
53	37.75	38.60	35.18	35.25	41.17	35.60	29.37	29.60	34.19
54	39.80	40.70	37.64	37.60	43.65	38.20	31.58	31.82	36.56
55	42.00	43.10	40.32	40.10	46.28	41.05	34.01	34.27	39.16
56	.....	45.90	43.23	42.85	.....	44.20	36.68	.....	42.00
57	.....	49.20	46.40	45.85	.....	47.55	39.68	.....	45.13
58	.....	53.00	49.86	49.10	.....	51.25	42.89	.....	48.56
59	.....	57.20	53.63	52.55	.....	55.15	46.45	.....	52.42
60	.....	61.70	57.73	56.40	.....	59.30	50.39	.....	56.43
61	.....	.....	.....	.....	.....	63.65	.....	.....	.....
62	.....	.....	.....	.....	.....	68.30	.....	.....	.....
63	.....	.....	.....	.....	.....	73.30	.....	.....	.....
64	.....	.....	.....	.....	.....	78.85	.....	.....	.....
65	.....	.....	.....	.....	.....	84.95	.....	.....	.....

× Participates in Surplus end of ten years.

† Surplus used only at the end of the term provided the assured renews.

* Non-participating.

‡ The Company will extend it for ten years more, and no longer, without medical examination and at the present rate of premium.

+ Participates in annual dividends after second year.

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